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BUSINESS ENGLISH

ITS PRINCIPLES AND PRACTICE

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HOTCHKISS-DREW BUSINESS ENGLISH

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PREFACE

THE business man must finally judge the value of any textbook on business English. Its value is measured by its success in preparing young men and women for practical everyday work in his office; in helping them to use English, written and spoken, more effectively in conducting his transactions. For that reason this book has been written primarily from the business man's standpoint. What he wants to know and what he wants his employees to know about English, is presented here.

These are the four main requirements:

1 An understanding of people and of the ways to win their favorable response.

2 A command of the essentials of good English, especially sentence structure and diction.

3 A familiarity with the common business forms and usages, such as the correct make-up of a letter, remittances, and the like.

4 A general knowledge of the most important types of commercial transactions, such as buying, selling, and collecting, and the right methods of handling them.

The fourth requirement is capable of indefinite expansion, but it is obviously impossible to ask more than a general knowledge. The student cannot be given a set of formulas for writing every conceivable type of business message. These types are innumerable; they differ according to the individual requirements of business

houses. There are some general principles, however, that apply to all, and other principles that apply to each main group. These principles can and should be mastered by the student.

A complete mastery of principles comes only after practice in their application. Throughout the book is a profusion of exercise material, all of which has been selected from the actual day's work of business houses. These exercises have been carefully graded and arranged progressively from the easy to the more difficult. A large proportion of them have been planned for written work, but may also be used for oral work.

The four parts of the book correspond only roughly to the four requirements of business English enumerated above. Part I begins by explaining the right business attitude toward people. In the other parts this requirement is still further explained and illustrated. In fact, it is the backbone, so to speak, of the book, for the right mental attitude is the most important factor in good business English.

Part I also presents the important elements of good English. Grammar and punctuation are treated not as a system of rules, but as a structural part of composition. This method has been adopted not only because the business man is not interested in grammar and punctuation except as they are applied, but also because experience has shown that students obtain a better working mastery of good sentence structure and diction when it is taught in this way. The experienced teacher knows that a knowledge of rules and the ability to write clearly are often far apart in actual practice. No essential principle of syntax or punctuation has been omitted.

The plan here used also makes the book especially suitable for advanced classes who are already well

grounded in grammar and punctuation and need only a review in their application. As nearly all the examples used in the exercises are taken from actual business letters, the student is able to avoid the more common mistakes and to secure the important virtues.

Part II contains the most important forms and usages of business, and many other technical matters a knowledge of which will enable the beginner to overcome some of the difficulties commonly met in the business office. Material of similar character which is not important enough for class study, but is helpful for reference, is included in the appendix.

Part III treats of general business correspondence, which forms the largest part of business English. The principles of writing the most important types of business letters are explained separately and are illustrated by good and bad examples. None of these is to be taken as a model for imitation. The imitation of models is a handicap to the development of power in using business English.

Part IV is devoted to the most difficult types of businesss English, including sales letters, advertisements, and reports. This part may well be used for the work of advanced classes, and its treatment presupposes familiarity with the material given in the other three parts.

The whole plan of the book, however, has purposely been made elastic so as to suit the requirements of classes working under widely different conditions. In the order here presented it has been tested out successfully not only with classes of students preparing for business, but with those already engaged in business. From the business man's standpoint the plan and material have been found practical. It is believed that the teacher and stu-

dent will find the book equally interesting and usable. Certain it is that one who has mastered it will have little that needs to be unlearned after entering upon the everyday work of business, and much that can be put to immediate and profitable use.

The authors acknowledge indebtedness to many successful business houses for courtesy in permitting the use of some of the effective letters and other material as illustrative examples. Among those to whom thanks are especially due are: the Curtis Publishing Company; the Goodyear Tire and Rubber Company; the Alexander Hamilton Institute; the George Batten Company; P. F. Collier & Son, Incorporated; the A. W. Shaw Company; *Printers' Ink;* the Vogue Publishing Company; the David Williams Company; the American Business Book Company; and the Ronald Press Company.

This list might be extended indefinitely, for all the principles and practice presented here are based upon the successful experience of these and other progressive American business houses.

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BUSINESS ENGLISH

PART I

THE ESSENTIALS OF BUSINESS ENGLISH

CHAPTER I

THE SUBSTANCE AND STYLE OF BUSINESS ENGLISH

Handling Business Problems in Person

SUPPOSE you are a clerk in a shoe store and a customer comes in to complain that one of a pair of patent leather shoes she bought at a sale a month ago has cracked and is practically ruined. She wants you to exchange the pair, or refund her money.

You might say:

"We are very sorry, Madam, but we cannot exchange these shoes or allow you anything on them. They are worthless to us, for the manufacturer won't take them back and we can't sell them. We never guarantee patent leather against cracking. However, this make has always given satisfaction. We never had a complaint about it before. You must have got the shoes wet and then let them dry too quickly. Besides, we never exchange goods bought at a sale."

If you should talk this way you would surely lose a customer. Your English might be correct, but it would not be good *business English.*

It would be much better to say something like this:

"That certainly is too bad, Mrs. Brown. We wouldn't have had it happen for a good deal. Of course, patent leather is always a little of a risk, for the manufacturers won't guarantee it and once in a while a shoe does crack, no matter how careful you are. And with the kind of weather we have been having it's pretty hard to keep shoes from getting wet and then drying too quickly. That is always bad for patent leather.

"This is a fine make of shoes, too. Every pair we had in the sale was snapped up the first day, and you are the only one who has had trouble with them. Still you will get a good deal of service out of that shoe yet. Of course, you can't wear the shoes for dress, but they will be all right to wear around the house."

By this time Mrs. Brown would probably be in better humor and you could safely go on:

"I don't believe you would have worn them for dress much longer anyhow. That style is going out — we had the sale because we were discontinuing the line, you know. Now I have something new here that I want you to see — a new line of kid boots that has just come in. Only one or two women have seen them. Mrs. Styles bought a pair this morning. Just let me show them to you. They are going to be the thing this season."

Such a talk would show Mrs. Brown that you understand her feelings and sympathize with them; that you have considered her interests as well as your own. It might not result in a sale of another pair of shoes to her now, but it would tend to keep her good will and thus lead to future trade. It is good business English, for it illustrates the principle: *always remember the other person.*

In your business experience you may never face the particular situation that is described above. You will

meet others, however, that demand the effective use of oral or written English. All of them — selling goods, collecting money, adjusting complaints —have their special difficulties. To solve them requires a knowledge of the principles of business that have proved successful in practice.

But you must remember that they are principles, not rules. There is no set formula for collecting money. There is no model letter of application that will insure a job to the one who signs it. There is no ideal sales talk that will loosen the purse strings of every customer. Every business, and every transaction of every business, has its own peculiarities. The study of business English, therefore, implies the study of business. If your message is to impress the reader, or hearer, and secure a favorable response, the ideas it contains must be rightly selected. *They must be selected from his viewpoint.*

This principle holds good for written as well as oral communications. Of course, it is easier to deal with a person orally than by letter, because if the ideas you present first do not seem to be favorably received you can change to another line of approach. You can be more certain of getting the other person's viewpoint.

You must use greater care in handling business transactions by letter. Even though you sit alone in your office there is another person somewhere who is interested in the other side of the transaction. If you are selling, he is buying; if you are collecting money, he is paying out; if you are looking for a good position, he is looking for a good employee. Consider his side of the matter as well as your own. Write to him as you would talk to him if he were present. Then you can put into the message the ideas that will appeal to him and lead him to respond.

Distinctive Purpose of Business English

The communications that aid in business transactions — whether sales talks, letters, reports, or advertisements — share the general purpose of business, which is profit. And *profit* results from action. Hence our communications in business must influence the action of other people. It has rightly been said that business English is "the art of using words so as to make men do things."

Suppose you were trying to sell a house and lot by means of a letter. You might write a very interesting description of the house, one that pictured the old colonial doorway, the fluted pillars of the veranda, and the dormer windows, and still fail to induce your reader to buy the property. The things you liked might not be the things he was looking for. Perhaps the distance from the trolley line and the railroad station, or the kind of heating system might be of more importance to him. Before you write to him you should make some attempt to discover his likes and his interests. In any case, your letter should contain more than an interesting description if it is to be good business English.

It is well to remember that practically all business messages, written or spoken, have to do more than merely amuse or instruct. In many kinds of literary composition, such as stories and essays, it is enough to do these. It is not necessary that such compositions secure an active *response*. Hence the ideal of the literary writer has usually been to *express* himself. We praise his work by saying that it is a fine piece of *English expression*.

Expression and Impression

In business messages, you should be able to express yourself well; but this is not enough. You should

impress yourself upon the reader (or hearer). To put your ideas on paper is of small value unless these ideas are received by the reader, and *impressed* upon him so that he responds to them. Business English must contain ideas that will appeal, and the form in which these ideas are conveyed must be suitable.

Good business English is closely connected with good business policy. One who has the ideal of *service* in his conduct is likely to have the ideal of impressing it in his writing and speaking. A simple example will illustrate this.

Suppose you were in the order department of the manufacturer of Speed King bicycle tires and received the following letter:

45 Spruce Street,
Rochester, N.Y.
January 7, 1916.

Speed King Tire Co.,
Akron, Ohio.

GENTLEMEN:

I have heard about your tires from a friend and wish to buy a pair. Please send them to me by express and I will pay for them when they come.

Very truly yours,
JOHN STONE

Now you know that the company does not do a retail business, and therefore does not fill small orders. When such an order comes from a town where only one dealer sells your tires, you send it directly to him to be filled. But when the order comes from a large city like Rochester, where a number of dealers handle your goods, you cannot justly send the order to any particular dealer but must ask the customer to make his own selection. Your answer to Mr. Stone's letter might, therefore, be as follows:

THE SPEED KING TIRE COMPANY
AKRON, OHIO

January 8, 1916.

Mr. John Stone,
45 Spruce Street,
Rochester, N.Y.

Dear Sir:

We have received your order dated yesterday for a pair of Speed King tires, but note that the size was not specified. We are compelled to decline the order as we are manufacturers and wholesalers exclusively. It would be subversive of our policy of protecting our retailers if we consented to accept retail orders ourselves. If you will make inquiry of your local dealers you will doubtless be able to obtain our tires without difficulty.

Very truly yours,
The Speed King Tire Company

Such an answer might be considered correct from the standpoint of literary expression, but it would not be good business English. It does not indicate that the writer has any desire to serve the reader, or that he has considered the reader's interests in the slightest degree. It does not even give the necessary information. After reading it, Mr. Stone might well feel that he did not wish to buy tires from a concern that showed so little regard for him. If he did try to find a dealer who handled Speed King tires, he might visit several who did not have them, and one of these might induce him to accept some other make instead.

The purpose of your letter should be to enable Mr. Stone to get Speed King tires without trouble, and incidentally to make him a good friend of the company. The following letter would be a better example of business English.

THE SPEED KING TIRE COMPANY
AKRON, OHIO

January 8, 1916

Mr. John Stone,
45 Spruce Street,
Rochester, N.Y.

Dear Sir:

We thank you for your order of January 7, 1916 for a pair of Speed King tires. It must have been a good friend of yours — and ours — who brought them to your attention.

When we first put these tires upon the market we determined to have dealers everywhere in the United States. In justice to these dealers we do no retail selling ourselves; in justice to you, we have made it possible for you to buy from a dealer in your locality with less expense and delay than you would have in buying directly from us.

The following dealers in your city can supply you with Speed King tires:

Elwood & Eckes, 191 Main Street;
Hamlin & Stokes, 684 Main Street;
Marshall Unger, 36 Northern Boulevard;
The Green Bicycle Co., 25 Cedar Street.

We are not referring your order to any one of these firms because we thought you would prefer to make your own choice. All of them are reliable concerns who will take pleasure in furnishing you with the necessary equipment. They are authorized to make good our guarantees of satisfactory service.

Very truly yours,
The Speed King Tire Company

This letter contains all the information Mr. Stone needs in order to obtain Speed King tires, and presents it in a courteous way. Instead of refusing to supply him because it is contrary to "our policy" it shows how the method of buying from the local dealer is more convenient for him. *It is written from his point of view.*

The Style of a Business Message

The style of business English as well as the substance is governed by the principle of taking the reader's point of view. This "you attitude" is in fact the whole key to success in securing a favorable response. Let us see how it applies to the style. A message has three factors: the sender; the subject (the substance or ideas); and the receiver. Properly speaking, the message does not exist until it has been received and understood.

The wireless operator of an ocean liner taps his keys and sends out electric waves of a certain order and duration. This is not a message until some other instrument has received them and recorded the signal, say, S O S. This in turn is not a message unless the receiver knows that it means, "We are in distress. Send help." Then there is a message and a response will follow.

Hugh Jennings, the baseball manager, dances up and down on the coaching line, pulls three blades of grass and slaps his knee. To the spectator it is a meaningless and absurd series of contortions. To Ty Cobb on first base it means "Steal on the first ball pitched." It has become a message to him because he has received it, and he responds.

The business message is not so different from these as it at first appears. Words are a code, just the same as dots and dashes or baseball signals. We discover this when we attempt to learn a foreign language and find that symbols on paper do not make a message until they are read and translated into ideas. There must be a common understanding between the writer and the reader.

The Language of Business

Every message of any kind is transmitted by means of a code which must be understood by both sender and

receiver. They must use the same language whether this consists of dots and dashes or of words.

We do not think of the English language as a code of symbols, for to most of us it is our native tongue. But if you doubt that it is really a code, take up to-day's newspaper and try to read the financial column. The talk of *hardening rates*, *narrow movements*, and *short commitments* will convey little meaning to you. Ask your grandmother to read the account of yesterday's ball game, or your uncle to glance through the fashion page. The English language of to-day is made up of many codes. Every trade and profession has its separate vocabulary of words that mean little to those outside the group.

Business has many words peculiar to itself, like *invoice*, *voucher*, *draft*, and *receipt*. These, however, do not constitute business English as we understand the term. Still less are such stilted and lifeless expressions as *pursuant to*, *beg to advise*, and *esteemed favor*, to be considered business English.

There was a time when business communications were composed largely of words and phrases of this type, and business English still suffers from this handicap. They were perhaps legitimate fifty years ago when business was confined to the few, and transactions were carried on chiefly by personal contact. Written communications then served mainly as "black-and-white" records for legal purposes, and naturally acquired some of the legal phraseology and much of the legal atmosphere.

Conditions to-day are different. Business has reached out and touched everybody. Great mail-order houses have sprung up and have developed businesses involving over a hundred million dollars a year without the personal contact of buyer and seller. Written messages

have increased a thousandfold in amount and range. They are doing nearly everything that can be done by persons, and they have had to become personal. There is now little reason or excuse for using stilted phrases that would not be used in personal conversation.

Compare the style of the following letters:

DEAR SIR:

Replying to your esteemed favor of the 23d inst. we beg to say that our supply of catalogues has become exhausted, due to the unprecedented demand for same. A new edition is now in press, and delivery of a portion thereof is promised us by the 2nd prox. Copy will then be mailed you. Trusting that the delay causes you no inconvenience, we beg to remain,

Yours very truly,

DEAR SIR:

We acknowledge with thanks your letter of May 23, requesting our latest catalogue. An unusually large demand has exhausted our supply of catalogues, but we are now having a new edition printed, and shall probably have some copies by June 2. We shall see that one is mailed to you as soon as we receive them.

We regret this unavoidable delay and hope that it will cause you no inconvenience.

Very truly yours,

The first of these two letters is a compound of worn-out, lifeless expressions that convey nothing of the personal feeling. The second is in language that might be used in everyday conversation. The first is not the true business English of to-day; the second is.

Adjustment to the Reader

An excellent reason for avoiding stilted phrases and using simple conversational language is the fact that the code of a message must be understood by both writer and reader. This usually demands that an adjust-

ment should be made by one or the other. The reader of a foreign language makes an adjustment to the writer when he studies the grammar and syntax of this language and acquires a knowledge of its vocabulary. The reader of Chaucer, Shakespeare, Browning, or any other great English writer makes an adjustment in the same way. Often he has to be helped by some one who has made a long study of the author and can understand his meaning completely.

The important thing to remember is that in the case of literature the reader usually has to make the adjustment. He is willing to do this, for it is worth some sacrifice of time and energy to receive the message of a great writer. The reader who is looking for instruction or amusement may always be depended upon to make the adjustment.

This is not the case with business messages. They are to bring profit to the writer. The reader cannot be expected to go out of his way to receive or understand the message, even though it may mean profit to him also. It must meet him on his own level. It must be in his own language. It must economize his time and effort. In short, the "golden rule" of business English is "Adjust the language to the reader." Only by doing this can we hope to make the impression that will secure a response.

Many people to whom we wish to write business messages are unfamiliar with the terms used in business. Many more are unfamiliar with such words as *subversive*, *obtrude*, and *obviate*. We must not tax our readers with them, if we would impress our message. It is always safest in writing to a person to use only such words as would be used in personal conversation with him.

As we shall see later, the principle of adjusting lan-

guage to the reader involves not only the choice of words but all the other details of style. It involves an attempt to learn the character, position, education, and interests of the reader and adapting the form of the message to these conditions.

Style depends largely on the individual reader or class of readers, but there are some qualities that are always essential because they are universally necessary for an impression upon the reader. The most important of these qualities are clearness, correctness, and force.

Clearness

To make a strong impression upon any reader we must save his time and mental energy. We must make it easy for him to read and to grasp the meaning at once, and without any possibility of misunderstanding. If this involves the sacrifice of our pet methods of expression or our recently learned phrases, these must be sacrificed. Impression is the important thing.

Messages that lack clearness are classified as obscure, ambiguous, or vague. They are obscure when no meaning whatever is obtained from them. This usually occurs when the language or construction of the writer is unfamiliar to the reader. The remedy is to use simple words and simple sentence forms wherever possible. If there is any fear that abbreviations may not be understood, write words out in full. Remember that it is the reader's time and energy, not the writer's, that should be saved.

Vagueness and ambiguity are somewhat different. A message is vague when the meaning is indefinite. It is ambiguous when it may mean either of two things. The remedy for vagueness and ambiguity is exactness. The language used should be capable of meaning only one thing to the reader.

Correctness

Correctness is a necessary aid to clearness, for clearness is largely a matter of the words used and the sentence structure. The words themselves must be *correct;* that is, they must conform to the standards of good use as established by authorities. It is only because of a general agreement that a certain word stands for a certain idea that people are able to communicate thought in writing at all. For the same reason the combination of the words should be in accordance with the accepted rules of grammar.

But correctness is necessary for other reasons. Even though the reader might understand a message that did not conform to the requirements of good use, he would be likely to be distracted from it by its faults, and he would be almost certain to get a poor impression.

Force

The third great quality of an impression that leads to profitable response is force. The message must have something distinctive about it that sets it apart from others. Even though the language is simple, it should not be commonplace, and it must not be trite. That is one reason why models are to be avoided in learning to write business English. It is one reason why the standardized or stereotyped language that so many business houses use, can never secure the best response.

A message that is forceful makes the receiver read it and remember it. It is different from the others on his desk. It has life and vigor. It represents a man speaking to him, and not the mechanical clack of the typewriter. Advertising men usually speak of this quality as the "punch," and it is their constant aim to secure it.

These qualities, *clearness*, *correctness*, and *force*, are

essential to good business English style. They must be acquired first. Other qualities are essential to some kinds of messages and will be considered later.

Keep constantly in mind the fact that all messages used in business require a knowledge of business methods, and seek to obtain this in every way possible. Still more important, remember that business English must be written from the reader's point of view. In substance and style it should be adapted to him, should economize his time and effort. Then it is likely to be efficient.

Exercises for Oral Work:

In the following situations a student should take the part of A and the teacher or another student may take the part of B.

1 A is cashier of a large grocery. B comes in to complain that on her monthly bill she has been charged with an item of $1.62 for groceries purchased over three months before. This item has not appeared on previous monthly bills, all of which have been paid promptly. She thinks there is some mistake. A should explain that the bookkeeper failed to enter the item at the proper time, and that the error was discovered in the semiannual audit of the books. He shows her the sales slip and the entries for the month in question.

2 A is clerk in a shoe store. B complains that a pair of shoes purchased the week before and worn only two days are too tight and wishes to exchange them. A should try to satisfy him by having the shoes stretched in the necessary places.

3 A is collecting some long overdue bills for groceries. B owes $43.40. Some of the items are ten weeks old. He says he has been out of work for two months and has just secured a job. A should get B to promise to pay a part of the bill on his first pay day.

4 A calls upon B on a day which the latter has fixed for the payment of $10 on account. B now wishes to postpone payment until a later date. A should hold him to his promise.

5 A is a clerk in a stationery store. B asks for ruled letter paper of good quality. On account of the fact that this paper is out of style and not in demand there is none in stock. A should try to

sell plain paper. With each pad and box there is a blotting sheet with ruled lines to be placed beneath each sheet of paper as used, so that the writing may be kept straight.

6 A is clerk in a sporting goods store. B asks for a make of camera, talking machine, or revolver that is not kept in stock. A should try to sell B something equivalent.

7 A has a prospective customer who is considering the purchase of an article (anything the students know about and are interested in). He should try to convince the customer (B) of the value of the article.

8 A is private secretary to the president of a corporation. B, a stranger, enters and asks to see the president. A should tactfully try to find out B's mission before disturbing the president, who is a very busy man.

Exercises for Written Practice:

(Some of these exercises may profitably be used in connection with the exercises in sentence structure and paragraphing in the later chapters.)

1 Write to an acquaintance recommending some book that you have recently read.

2 Write to your parents, giving some reason for being permitted to play football.

3 Explain why you wish to go into business.

4 Explain why the talking machine is a good investment.

5 Write to a local merchant who uses horse and wagon delivery, explaining the superior advantages of the automobile.

6 Write a brief statement of some reasons for buying from local retail stores rather than from distant mail-order houses.

7 Write a description of a piece of property in your city that you think would be a suitable site for a factory.

8 You are employed in a grocery store. Write to Dick & Dill, wholesale grocers, for their prices on best creamery butter in pound packages.

9 Write Dick & Dill's reply.

10 You are employed by a real estate firm. A man who is to move to your city in the near future has inquired about houses selling for $8000, or less. He has three small children. Write a description of some house that you think would appeal to him.

CHAPTER II

CLEARNESS IN SENTENCES (Through Unity)

Methods of Securing Clearness

CLEARNESS is the most necessary quality of business English. To obtain it, each sentence must be clear. It must have a single definite meaning, and that meaning must be revealed immediately and unmistakably.

Two great principles to be applied in constructing the sentence, or in revising it to make it clearer are first, the principle of concentration, or unity; second, the principle of progress, or coherence.

Unity or Concentration

The principle of unity requires that a sentence have oneness of thought and idea. It should contain one and only one main idea with its closely connected modifying ideas. Nothing that is necessary to a complete understanding of this idea should be omitted. Nothing that is superfluous should be included.

There are four ways in which sentence unity is commonly violated:

1 By omission of necessary words;
2 By incorrect punctuation;
3 By separating an idea into fragments;
4 By combining irrelevant, or loosely related, ideas.

Omission of Necessary Words

No word should be omitted which is necessary to the complete understanding of the sentence. Such omis-

sions are frequent in business letters of careless people, and are usually due to a desire for brevity. Even when the reader may safely be relied upon to supply the missing word, it is unwise to put him to this trouble.

"This machine is better than any on the market," implies that this machine is not on the market. What the writer intended to say was, "This machine is better than any *other* on the market."

Sometimes the subject is omitted, especially where the first personal pronoun would be required by the sense, as, "Received your letter," or "Am sixteen years of age." The subject should be expressed.

Similarly, the auxiliary of the verb is sometimes omitted for the sake of brevity. "Your letter received," should read, "Your letter has been received."

Again, the omission may be that of the article and its accompanying adjective with the second of two connected nouns. For example: "We wish to inform you that at the last business meeting of the stockholders we elected a secretary and treasurer to fill the vacancies made by the resignations of Mr. Jones and Mr. Smith." If the reader is to understand that only one officer was elected, the sentence is correct; but if two were elected, the sentence should read, "a secretary and *a* treasurer."

In a long sentence, repeat the subject, or some word relating to the subject as a summary of what precedes. "The best material, the finest workmanship, the quickest distribution are our boasts." The sentence would be clearer if written, "The best material, the finest workmanship, the quickest distribution — *these* are our boasts."

It is well sometimes to repeat the subject, or a word relating to the subject, when the omission would result in ambiguity. Here is a case in point: "He claims to be

working for the Fusion Party which is really being injured by his action, and is unwilling that any one else should take his place." Clearness is gained by saying, "and *he* is unwilling that any one else should take his place."

Exercises

Bearing the above points in mind, make the following sentences clear by supplying the omitted word or words.

1 A good ad in the "Star" brings a larger number of replies and makes a greater per cent profit than any publication.

2 You take no risk. We put up the strongest possible guarantee on our values, and if not satisfied with results refund the money.

3 We believe our prices are lower than our competitor and our product better.

4 Have been in the business for years.

5 In addition to operating architectural and structural plant have well equipped machine shop.

6 Passengers are warned not to get off cars while in motion.

7 He did not know the manufacturer had so heavily insured the plant.

8 No factory in America is as well equipped as ours in Milwaukee.

9 Offer received and terms accepted.

10 He reported that the majority were in favor of abandoning the strike, for which I was not prepared.

Incorrect Punctuation

The chief value of punctuation is as an aid to clearness. Punctuation marks should show where one complete idea ends and another begins; and they should also show the relation between main ideas and subordinate ideas. The period (.) is the mark of finality and should be used at the end of every declarative sentence.

A frequent error is that of writing two complete ideas as a single sentence with only a comma (,) for separation. This is called the "comma fault."

Example: We have examined the samples, they are not of the right quality for our purposes.

The simplest way to correct this fault is by substituting a period for the comma, and beginning the following word with a capital.

Correct: We have examined the samples. They are not of the right quality for our purposes.

Sometimes the sentence can be made a unit by supplying connecting words that show the relation between the two clauses. If the second clause is closely connected in idea with the first, the semicolon (;) may be used in place of the comma; if the second clause repeats the idea of the first, the colon (:) may be used.

Correct: We have examined the samples, and find that they are not of the right quality for our purposes.

Another error is that of separating subordinate clauses from the independent clause and punctuating each one as a separate sentence. A group of words is not necessarily a sentence. A sentence must have a subject and a predicate; and it must not be introduced by a subordinating conjunction if it is to have the dignity of a capital at its beginning and a period at its end.

Wrong: Sales of this brand are already above the thousand mark. Although it has been on the market less than a year.

Right: Sales of this brand are already above the thousand mark, although it has been on the market less than a year.

Right: Although this brand has been on the market less than a year, its sales are already above the thousand mark.

EXERCISES.

Make the following sentences unified by supplying correct punctuation:

1 Our line of fall overcoats is not complete in all sizes, we are selling them at greatly reduced prices, come and see.

2 We are surprised that the goods have not been delivered, they left our factory a week ago.

3 It is an exceptional chance, some one is going to take advantage of it, why not you?

4 You were pleased with these goods, we expected you to pay for them promptly.

5 I have had a good education. Being a graduate of Oldtown High School.

6 This is positively our lowest price. As we are making a very small margin of profit on this line.

7 We are sending you our latest catalogue, you will find it interesting.

8 The Beaver will take any size paper. While others are limited to nine inches.

9 When a clerk sells goods over the counter, a mental appeal is made by a sales talk, and a sales talk is used to direct the mind of the customer to the goods displayed. The goods making the physical appeal.

10 This machine has an enviable reputation. Which fact our competitors cannot dispute.

Fragmentary Ideas

In some cases the form of the clause indicates that it is a main idea when it is really subordinate in sense and should be combined with the sentence that precedes or follows. Judgment has to be used in combining these fragmentary ideas so that each sentence shall be a complete unit of thought.

Example: This machine is substantial and durable. It will last a lifetime.

Correct: This machine is substantial and durable: it will last a lifetime.

Clearer: This machine is so substantial and durable that it will last a lifetime.

EXERCISES

Revise the following sentences for greater clearness by making them unified:

1 A good deal of statistical information has been collected. It cost $10,000 to get it.

2 Regular reports are difficult to get. Managers have found this to be the case. That is when office work is unorganized.

3 We guarantee perfect satisfaction. Or refund money.

4 This silk is imported. We get it from China. And we buy only the best quality.

5 Coffee is a harmless beverage. That is when it does not contain caffeine.

Combination of Irrelevant or Loosely Related Ideas

Unity requires that there should be a logical relation between the ideas in a sentence. If that relation does not exist, the sentence must be divided.

Example: The business barometer indicates high prices on all woolen goods this fall, and we are offering a full line of specialties that we are sure will appeal to the trade.

Since these two ideas are unrelated, express them in two sentences.

Correct: The business barometer indicates high prices on all woolen goods this fall. We are offering a full line of specialties that we are sure will appeal to the trade.

A long sentence containing many ideas is frequently obscure, even where the ideas are logically connected. The reader finds it difficult to retain the thought in his

mind to the end. Such a sentence should, therefore, be divided and thus made clearer.

Example: We have adopted the policy of large production for we have found that this enables us to sell our cars at low prices and the large demand that has resulted has enabled us to counterbalance the small profit on each car by a wide sale, so that both our customers and ourselves have been the gainers.

Better: We have adopted the policy of large production for we have found that this enables us to sell our cars at low prices. The large demand that has resulted has enabled us to counterbalance the small profit on each car by a wide sale. Both our customers and ourselves have, therefore, been the gainers.

Exercises

Revise the following sentences for clearness by making them unified:

1 Reliable goods, and attractive styles are to be had at Jones' store and Mr. Jones has an energetic sales force.

2 An attractive picture may be spoiled by an inappropriate frame and our prices are the lowest.

3 I agree with you partly as to the amount of education I get in your office insomuch that it is practical and not mental, whereas in taking this course I have a chance to get more of the mental facts of your branch of business, which of course will help me very much as a foundation for the practical experience that I am having every day in your employ.

4 The business outlook for this spring is excellent, and we have a large line of imported novelties to dispose of at remarkable reductions in prices, and trust that our service in the past has been satisfactory.

5 My services have always been satisfactory to my employer who will gladly testify as to my business ability, and I have the degree of C. E. from the university.

6 You know that sound is transmitted by vibrations, if you stop vibrations you deaden sound.

7 Sales are larger this year than ever before, and this would not have been the case if our goods had not given satisfaction for satisfied customers are the basis of our success.

8 His intention was to produce a catalogue which would reflect credit on the company which he felt was the leader in the field.

9 On account of the scarcity of dyestuffs, caused by the war, we advise all the young men and women who wish to avoid wearing white stockings this winter, to lay in a supply as soon as possible.

10 Americans do not know the delight to be had from well-made tea, if they did it would become a more popular drink.

11 A condition had come about whereunder it was absolutely impossible for the railroads to hold their expenses in proper relation to their gross earnings, and this was due to many different influences which have been at work for a number of years, and this condition was greatly intensified by the war and immediate relief made necessary.

12 We guarantee satisfaction, and if you are not, your money will be refunded.

13 Our claim is that this garment will fit and look better on more men than any on the market.

14 You are not the only manufacturer of shoes, but there are a number of others engaged in the same industry, and all of those so engaged are striving to obtain for themselves the largest proportion possible of the business that is offered and no matter how well-grounded you may be in the fundamental principles of manufacturing and selling and no matter how well you may realize that in order to do a prosperous business you must obtain something in excess of the cost of your goods, you are no longer a free agent as you would be under monopoly, but affected by the acts of others, many of whom are ignorant of the first principles of business, and are groping in the dark and hoping against hope that they may conduct their business at a profit, and this condition is called "competition," the striving of two or more persons for the same thing, and it is a condition that exists not only in the line of manufacture covering shoes, but in nearly every other that can be mentioned.

CHAPTER III

CLEARNESS IN SENTENCES (Through Coherence)

Coherence in the Sentence

COHERENCE is equally as important as unity in securing clear sentences. It demands that the exact relation of the words that make up the sentence shall be shown by their order, their construction, and their connection. Unless this principle is observed, obscurity and ambiguity are likely to result.

Five ways in which the principle of coherence is commonly violated with resulting lack of clearness are:

1 By illogical order;
2 By unnecessary changes of construction;
3 By lack of agreement between subject and predicate;
4 By faulty reference of pronouns and participles;
5 By inexact punctuation.

Order of Words

The most essential rule of order is that grammatically related words should be as close together as possible.

Example: There should be no possible doubt as to the position and relation of a modifier in the reader's mind.

Better: There should be no possible doubt in the reader's mind as to the position and relation of a modifier.

Adverbial modifiers, such as *only* and *alone*, are frequent causes of difficulty. Such modifiers should, if possible, be placed next to the words they logically modify.

Example: These prizes are only given to subscribers.

Improved: These prizes are given to subscribers only.

EXERCISES

Make the following sentences clearer by keeping the related words together:

1 Why will you lose your chance to have these books at your side to show you how to write any kind of business letters by delay?

2 The letter heads received contrary to our order were not bundled in 100 sheets.

3 Your letter of Jan. 20 has been given to me, a student taking the course in business English for reply by the secretary of this commercial school.

4 I am willing to leave the consideration of these matters to others for which I have no time.

5 We have only considered two of the many selling points of the article.

6 Every soap is not good for washing woolen blankets.

7 Drop the little tablet you will find enclosed in a pint of water.

8 Do not write without further direction to Jones and Company.

9 All hosiery is not guaranteed for six months.

10 These are the suits advertised for ten dollars in the newspaper.

Change of Construction

The point of view and the construction of the sentence should not be changed unnecessarily. This principle applies to the subject, the voice, mode, and tense of verbs and the parallel objects and modifiers.

Do not change the subject needlessly:

Example: These goods were sold on our usual terms, and you should have paid for them long ago.

Improved: These goods were sold to you on our usual terms, and should have been paid for long ago.

Improved: You bought these goods on our usual terms and should have paid for them long ago.

Do not change the voice of the verb from active to passive, or vice versa.

Example: I bought these goods and they were paid for by me.

Improved: I bought these goods and paid for them.

Ideas that are parallel, or similar, should be put in similar form. If one is an adjective, the other should be; if one is an infinitive, the other should be; and so on.

Example: We wish to impress upon you the importance of paying your bills promptly and to take advantage of cash discounts.

Clearness is gained by keeping the participial construction throughout the sentence.

Improved. We wish to impress upon you the importance of paying bills promptly and taking advantage of cash discounts.

The rule of parallel construction applies rigidly to correlative words, phrases, and clauses. *Either* and *or*, *not only*, and *but also*, and the like, should always be followed by the same construction.

Example: We must insist either upon your returning the goods or that the bill be paid.

Improved: We must insist that you either return the goods or pay the bill.

EXERCISES

Revise the following sentences for greater coherence:

1 The manager suspecting something and in order to prevent concealment, ordered us all in.

2 The paper has been ordered and we should have it by next week.

3 It is used as an office building with stores on the first floor, and has a theater on the top.

4 He has good qualifications: honesty, fidelity, courtesy, and of pleasing personal appearance.

5 We contend that these shoes cannot be made better, stronger, nor to wear longer.

6 The time that was formerly devoted to pleasure I now use to study.

7 The student is taught the different methods essential to reach the mind of the person with whom you have to deal.

8 We guarantee each and every part of this flexible shaft and its accessories against workmanship, material, and to give you satisfactory results.

9 Advantages to be gained by this method of financing your business are as follows: You are enabled to increase your profits through the larger volume of business; economy in cost of production; saving money on purchases; the power to make your capital work continuously.

10 While he was demonstrating his proposition, I noticed his fine face and that his clothes were neat but not showy.

Co-ordination and Subordination

The construction of the sentence should also show the exact relation between the ideas. *And* and *but* should not be used unless the ideas they connect are logically equal or contrasted. If one idea is subordinate to another, it should be connected with it by a subordinating conjunction or by a relative pronoun.

Incoherent: Demands on us are very pressing at this time and we must request an early remittance.

Improved: As demands on us are very pressing at this time, we must request an early remittance.

Just at this point the student may find valuable the following list of transitional words. A command of them will aid the writer in giving both unity and variety to sentence structure.

(*A*) *Co-ordinating Connectives*

1 To indicate the same line of thought:

and, besides, moreover, further, likewise.

2 To indicate contrast:

yet, nevertheless, and yet, but, however, still, only, whereas, while.

3 To indicate a choice or alternative:

either — or, neither — nor, or, nor, else, otherwise.

4 To indicate result:

consequently, accordingly, hence, therefore, wherefore, so, so then, so that.

5 To indicate source of knowledge:

for.

(*B*) *Subordinating Connectives*

1 To indicate time:

when, then, before, while, after, since, till, until, as soon as, as, as long as, whenever, now that.

2 To indicate place:

where, whence, whither, wherever.

3 To indicate comparison:

as, than.

4 To indicate manner:

as, as if, as though.

5 To indicate cause:

because, for, as, since, seeing that, inasmuch as, now that, in that.

6 To indicate condition:

if, so, unless (= if not), on condition that, in case that, but that, so that, say, let, suppose, provided, wherever (= if ever).

7 To indicate purpose:

that, so that, in order that, lest.

8 To indicate result:

that, so that, but that.

9 To indicate concession:

though, although, albeit, however, whoever, no matter how, even if (= though), notwithstanding.

Do not use *also* as a substitute for *and* in compounding sentences.

Wrong: We enclose a booklet, also send samples under separate cover.

Improved: We enclose a booklet and send samples under separate cover.

Be sure that a subordinating conjunction, especially the conjunction *when*, is placed with the clause that is logically subordinate.

Wrong: Prices were raised two cents a gallon when the demand fell off.

Improved: When prices were raised two cents a gallon the demand fell off.

Do not connect a relative clause with its antecedent by *and* or *but.*

Wrong: It is a valuable treatise and which should be in every library.

Improved: It is a valuable treatise which should be in every library.

Exercises

Revise the following sentences for greater clearness:

1 There are only a few of these suits left and we are selling them at a great reduction.

2 Your check arrived four days late and we cannot allow you the discount.

3 While I gave you liberal credit terms I cannot act as your banker.

4 My father died, when I came to the city.

5 I have made a good record and which my references will show.

6 This is the most complete volume published on the subject and competent authorities have repeatedly said so.

7 Our factory is an airy and well lighted building and which is kept immaculately clean.

8 He is a self-made man, and who is proud of the fact.

9 I didn't wish to study law but I wanted to please my employer and so I registered for the course.

10 The factory is a fine stone building; also it is covered with ivy.

Agreement

A frequent cause of incoherence and consequent obscurity, is the failure of the writer to see that his subject and predicate are in agreement. A somewhat similar error is the failure to have pronouns agree in number with the antecedent.

The verb should agree with its subject in person and number. Avoid using a plural verb with such words as *each*, *every one*, and the like, as a subject; and avoid a plural pronoun in referring to them.

Wrong: At such a time every one have their own obligations to meet.

Every one is singular; therefore, the verb and pronoun should be singular.

Improved: At such a time every one *has* his own obligations to meet.

Wrong: Each of the campaigns referred to have their own peculiar merits.

Improved: Each of the campaigns referred to has *its* own peculiar merits.

A collective noun has a singular verb when it conveys the idea of unity; a plural verb, when it conveys the idea of plurality.

Examples: The army have shouldered their knapsacks.
The army has won a victory.

In a long sentence where a singular subject is followed by a plural object or other substantive, be especially careful not to use a plural verb or a plural pronoun in referring to the subject.

Wrong: The number of the inquiries that we have received and tabulated were not sufficient to warrant our continuing the campaign.

"Number," not "inquiries," is the subject of the sentence.

Improved: The number of inquiries that we have received and tabulated *was* not sufficient to warrant our continuing the campaign.

The antecedent of a relative pronoun should be a noun or a pronoun in the nominative or in the objec-

tive case, or a phrase, a clause, or a sentence used as a noun.

Wrong: We offer for sale a man's house that has moved.

Improved: We offer for sale the house of a man who has moved.

EXERCISES

Point out the errors in agreement in the following sentences. Write the sentences correctly.

1 It will not deprive any one of rights that they already possess.
2 We consider it one of the most valuable books that has appeared upon the subject.
3 Part of the order has been delivered but there is still 35,000 letter heads to be sent.
4 The Public Service Company now occupy their new office.
5 Each of you are invited to our Spring Opening.
6 We say this for the benefit of the discriminating users who in every instance is personally represented.
7 His order, together with those of two friends, were received to-day.
8 The manager went to the house of the clerk's mother who had stolen the lace.
9 Just as its appearance is stylish so is its quality and workmanship good.
10 The student body in large measure cast its vote for John Henry Parker.

Reference of the Pronoun

Make sure that the antecedent of the pronoun is always perfectly clear. Note the ambiguity in the following sentences:

Wrong: He sent a box of cheese and it was made of wood.

Improved: He sent the cheese in a wooden box.

Wrong: The manager told his son to take his place in the store.

Improved: The manager said to his son, "Take your place in the store."

or

The manager said to his son, "Take my place in the store."

In relative clauses ambiguity of reference may sometimes be avoided by placing the relative clause as near as possible to the noun it limits.

Wrong: A grape vine had grown along the fence which was full of grapes.

The grammatical inference would be that the antecedent of "which" was *fence.*

Improved: A grape vine which was full of grapes had grown along the fence.

"Which" should not be used with a clause or a phrase as its antecedent.

Wrong: He told us to cancel his order, which we did.

Improved: We canceled his order as he had directed.

or

When he told us to cancel his order, we did so.

Exercises

Improve the following sentences by making the reference of the pronoun clear:

1 Do not take the life out of your rugs by beating them. Let us do it in a more scientific way with our steam process.

2 The new teacher was severe but it did not seem to make her unjust.

3 At the end of the year I had my machinery overhauled to determine whether any carbon had deposited on the pistons and about the walls of the cylinders which occurred with other oils.

4 We make a specialty of one kind of furniture. We are equipped to make it as economically as possible. It saves money for both of us.

5 We take pleasure in sending you descriptive circulars containing excerpts from many press opinions of the day that will interest you.

6 From the experience of others you must have been aided to attain your success. This is what I am endeavoring to gain.

7 We are urging you to take out an insurance policy, which is the only wise thing.

8 The manager told the advertiser that he was responsible for the success or the failure of the campaign.

9 It is a waste of time to read any but the best books. They say that such corrupt the mind.

10 If when you go to the railroad station after your shipment you notice that it is damaged, ask the agent about it.

Relation of the Participle

As another aid to clearness, let there be no doubt as to what word the participle in the sentence modifies. The most fruitful source of error in this respect is the participle that begins the sentence but does not modify the subject.

Incoherent: Desiring to help the dealer, advertisements have been inserted in the local papers.

"Desiring" evidently depends for its construction upon some word understood. Clearly the sentence should read:

Improved: Desiring to help the dealer, *we* have inserted advertisements in local newspapers.

It is always unsafe to place a participial phrase at the beginning of a sentence, unless it modifies the subject.

Again, the sentence should not be constructed so that there may be two words, upon either of which the participle may depend. Here is an example: "I saw your friend Jones this morning when I was in Boston walking down Tremont Street." "Walking" may depend upon "I" or "Jones."

The absolute participle should be avoided, because it does not show the relation that exists between the participial phrase and the independent clause of the sentence. Where the context allows more than one meaning to a participial clause, the meaning of the sentence will be clearer if the participle is expanded into a clause that expresses the exact relation of the participle to the rest of the sentence, be that relation temporal, causal, hypothetical, or any other. "My father having died, I came to the city," may mean "Because my father died I came to the city" or "After my father died I came to the city."

Exercises

By relating the participle to the word it modifies, or by expanding the participle into a clause, make the following sentences clearer:

1 The letterheads were, however, not bundled in lots of 100, making it quite a task for me to count and bundle them myself.

2 Divided up into sections, you can quickly turn to any subject that you are particularly interested in.

3 The season being late, we are selling our overcoats at half price.

4 Coming into the store on a dark day, it seems very gloomy.

5 The building having been remodeled and enlarged, we are now ready to do business on an increased scale.

6 Using only the finest grade of cotton, naturally the hosiery is of high class.

7 Working by day, and studying by night, there is little time for me to get into mischief.

8 Returning to the subject with which we started, a word or two more may be added.

9 Steadily pursuing your course, the village will be reached in two hours.

10 The sales increasing every day, yet the manager was not satisfied.

Punctuation as an Aid to Coherence

Punctuation often helps to secure coherence, hence clearness, by showing the relation of different word groups to one another. The omission of a comma may cause misunderstanding and loss. If it does, the writer is responsible for the loss. Punctuation, however, should not be used unnecessarily. Each mark should have a real purpose in separating groups of words and showing their relationship.

The comma (,) indicates the smallest degree of separation between words and word groups in the sentence.

Commas are required to separate the members of a series of parallel words or short phrases, unless all the connectives are expressed.

Example: We have all kinds of omelets: plain, ham, jelly, onion, tomato, and cheese.

NOTE - - If the comma before the *and* were omitted it might be thought that "tomato and cheese" formed one kind of omelet.

Commas are required to set off parenthetical or explanatory words and phrases, and, in fact, any short word group that might be omitted without destroying the grammatical completeness of the sentence.

Example: His bill, though long overdue, has not been paid.

Commas are required to separate clauses that are simple, and only moderately long, and that have some expressed connective.

Example: You cannot secure better quality, even if you pay more money.

The semicolon (;) marks a wider degree of separation than the comma. Ordinarily, it is used to separate clauses that are long and complex, or that are loosely connected.

The semicolon is usually required between clauses connected by such words as *nevertheless, yet, however, therefore, hence, then,* and the like.

Example: The Blitz Traveling Typewriter is made of aluminum; therefore it is very light.

The semicolon is required between clauses connected by *and* or *but,* if the clauses are long and contain commas.

Example: If properly advertised, this machine can be placed in every bank in the country, and in many large corporations and department stores; and some smaller retailers will also buy it.

The semicolon is required to separate clauses when their relation is close but no connective is expressed.

Example: No time like the present; no present like the time.

The colon (:) is the mark of equality. It is used to separate clauses that are approximately equivalent and have no expressed connective.

Example: This dictionary is a bargain: you will not find its equal at the price.

Quotation marks (" ") are used at the beginning and end of every quotation.

The dash (—) indicates a break in the thought or in the logical construction of the sentence.

Exercises

Punctuate the following sentences to make the meaning clearer:

1 Every little girl who has tasted this candy says I like Park and Tilford's Mother.

2 It is a good hat if it bears the name Fox it may not be a good hat if it does not bear this name.

3 You have failed to reply to our letters yet we hope and believe it has been due merely to an oversight.

4 The color combinations are red and black green and blue gray and brown and purple and white.

5 It's a Fownes that's all you need to know about a glove.

6 We are not in the market when we are we will notify you.

7 We know you are interested in reducing your costs therefore we are sending you our latest booklet.

8 The problems before us are two how large shall the advertising appropriation be how shall it be proportioned.

9 The Postum slogan There's a Reason acquires a new significance on the end of an ad which reads There's one food that will not advance in price a food Europe is now calling for Grape-nuts.

10 All the best things best clothes best automobiles best paper command instant attention.

General Exercises for Clearness

Revise the following sentences for clearness by making them unified and coherent:

1 American tonnage is extremely hard to get, which on account of the war is preferred.

2 At his office I met several of his partners whom I had seen before but did not know their names.

3 Answering your letter of October 2, the arrangement was made with the railroad whose bill of lading we hold.

4 By all means make your plans to go to California now, and by the Rock Island lines. This means low altitude and safety. It means comfort and service.

5 Try this cure once and you will never use another.

6 Perhaps one of the finest but least conspicuous in his life of merchants was B. Altman.

7 In taking this practical evening course, I am sure you will notice a big improvement in my work which means increased efficiency to you.

8 Enough has been said to show how easily the machine operates, and that it is economical in its use of fuel.

9 Being baked for hours in a slow oven, we guarantee that the beans are digestible.

10 This varnish will not turn white in water which I can prove.

11 The students have formed an advertising club who intend to go into that work.

12 Our prices are lower than any store in town.

13 The room to be decorated is 12 feet high, 14 feet wide, and has a length of twenty feet.

14 The clothes being soaked over night, the washing is only a matter of an hour or so.

15 I told him to write to me at once and that he should inclose his report.

16 The prices being so unusually low, we expect to dispose of the entire stock within a few days.

17 Settled upon one of these beautiful farms, you will appreciate the advantages of which I have told you.

18 The manufacturer wishes to protect his own interest and besides, some of his employees might not hesitate to reveal the secret process.

19 Not only should you consider the appearance of the article but also its usefulness.

20 You did not write clearly and so we had to guess the meaning of your letter.

CHAPTER IV

CORRECTNESS IN SENTENCE STRUCTURE

The Reasons for Correctness

CORRECTNESS is chiefly valuable as an aid to clearness. For that reason the two preceding chapters have included many principles of sentence-structure that might properly belong in this one. There still remain, however, a number of principles of grammar and good use that are to be observed, because their violation would give a bad impression.

"I has received your letter" is not less understandable than "I have received your letter," but it is avoided by every careful writer. It would distract the attention of the reader from the message and make him feel contempt for the writer.

It is always safest to avoid any construction that is not recognized as correct. Even though it does not result in lack of clearness, it may be noticed by the reader and harm the chance of a favorable response. It almost always causes awkwardness and clumsiness of expression.

Usage and Grammar

It should be remembered that correctness means conformity to good use; that is, conformity to the practice of the majority of good writers and speakers. Grammatical rules are derived from usage; not usage from grammatical rules. And these rules are not fixed: they are constantly changing. It is only in a dead language

like Latin that the rules of syntax are fixed forever. English is a living, growing language.

There are many good words in our present vocabulary, such as *chunk*, *mob*, and *scrimmage*, which our great-grandfathers would not have permitted themselves to use. Similarly there are many correct word groups, or idioms, that cannot find justification in the old grammatical rules. The statement, "I had rather be right than be President," used to afford some amusement, for there were those who pointed out that its author was not right in saying, "I had rather." "I would rather," is required by strict syntax. Now we have accepted "I had rather" because usage has established its correctness.

The usage of English in business is somewhat less severe than in literature. This is natural in view of the fact that business men are not, as a rule, of high literary attainments. They are satisfied if their messages are clear and are correct enough to pass unchallenged by their readers. The standard is becoming higher every day, however, and for all practical purposes the requirements of good use in business English are the same as those for literary English.

There is this one important point to be considered by the student. Too rigid insistence upon grammatical rules that are not uniform with present-day usage is likely to defeat its own ends. A construction must not only *be* correct; it must *look* correct. If it calls attention to itself, because of pedantry, it may distract the reader from the idea of the message, and thus cause as much harm as if it were incorrect.

The student, of course, is not always in a position to know what the present usage of good writers is. He is compelled to rely upon the crystallization of usage as found in the dictionary and the grammar. It is safe to

rely upon these. But if a sentence that is correct according to grammatical rules sounds awkward or pedantic, it is best to revise it so as to avoid the danger.

Correctness, then, includes two main considerations: first, usages that are sanctioned by good writers, although not in accordance with grammatical rules; second, grammatical rules that must be observed by the writer of business messages.

Idioms

A word group that may not be justified by any grammatical rules but is in common usage may become an idiom.

The following is a list of the more common idioms in business:

and with a finite verb instead of *to* with the infinitive, after *try*, *send*, *come*, and *go*.

Right: Try and deliver this to-morrow.

once in the sense of *if ever* or *whenever*.

Right: Once you try them, you will use them always.

anywhere else, for *elsewhere*.

Right: You cannot find this quality anywhere else.

as it were.
either, at the end of a sentence.

Right: He will not do it, either.

every other day.
every now and then.
get rid of.
given.

Right: Given these conditions, you will agree.

go hard with one.
had better.
had rather.
hard put to it.
in this connection.
let alone and *much less*, as connectives.
let him alone.
many a.
nothing is better.
of mine, of yours, of his, of theirs.

Right: He is a good friend of mine.

over in the sense of *more than.*

Right: It will cost over fifty dollars.

NOTE. — *Above* is not correctly used in this sense.

since for *ago.*

Right: He left more than an hour since.

take it.

Right: You expect, I take it, to send us an order.

under the circumstances.
up with such verbs as *eat.*

Right: It will not eat up your profits.

me, you, him, them without the preposition *to* with such verbs as *send, write, give.*

Right: Send me two dozen boxes.

Plural verbs with *none.*

Right: none of us are going.

Plural verbs with *kind.*

Right: people of the kind that are found there.

Verb Forms

Before a verbal noun (some part of a verb used as a noun) use the possessive, not the objective case.

Wrong: The City Council objected to him receiving so large a salary.

Here "receiving" is a verbal noun, the object of the preposition "to." Its modifier should be in the possessive case, "his," not "him."

Right: The City Council objected to *his* receiving so large a salary.

Parts of the verb *to be* are followed by the same case as precedes them.

Examples: "It is *I*." "It" is nominative. Therefore, the pronoun referring to it should be nominative also.
"I knew it to be *him*." "It" is objective. Therefore, the pronoun referring to it is also objective.

NOTE. — The subject of an infinitive is always in the objective case.

Comparison

Avoid using a double comparative or superlative, and avoid using the superlative where only two are compared.

Wrong: This is the most intensest red you can find.
Right: This is the most intense red you can find.

Wrong: He was the eldest of the two sons.
Right: He was the elder of the two sons.

NOTE. — Although it is illogical to use a comparative or superlative with such adjectives as *complete*, *square*, *true*, *perfect*, and the like, usage has justified the practice. Thus we say: The Star Company has the most perfect sales organization in the field.

Split Infinitive

Avoid placing an adverb or other word between the infinitive mode and its sign. This error is commonly called "the split infinitive."

Example of split infinitive: I wish you to carefully consider this proposition.

Better: I wish you to consider this proposition carefully.

NOTE. — The split infinitive is sometimes allowable when its avoidance would cause great awkwardness.

Possessives

Do not use the possessive case of a noun to indicate the object of an action. Use an *of* phrase.

Wrong: Bolton's discharge was a complete surprise.

Right: The discharge of Bolton was a complete surprise.

Avoid using the neuter possessive. To say "the top of the building" rather than "the building's top" is not only better English but also more euphonious.

Sequence of Tenses

The tenses of the same sentence should be consistent, and in case of sequence, logical.

Wrong: You would not try to do a thing one way, if you know you can reach the same goal in another way with less effort and expense.

"Would" is past tense; therefore the verb following should be "knew" instead of "know." Similarly "can" should be "could."

Right: You would not try to do a thing one way, if you knew you could reach the same goal in another way with less effort and expense.

NOTE. — Present facts and unchangeable truths are expressed in the present tense, regardless of the tense of the principal verb.

Right: He learned only yesterday that Chicago is not the capital of Illinois.

Adjectives and Adverbs

Avoid using an adjective for an adverb, or an adverb for an adjective.

Wrong: Sales testify more eloquent than words to the quality of our goods.

Say rather "more eloquently than words," since only the adverb can modify the verb "testify."

Wrong: When the vegetables are exposed to the dust of the street they look badly.

In this case a pronoun "they" is qualified; hence the adjective "bad" should be used, — "they look bad."

With such verbs as *look*, *seem*, *sound*, *smell*, *taste*, and *feel*, an adjective is used to describe the condition of the subject; an adverb can only be used to qualify the action.

Right: He looked strong.
Right: He looked carelessly about the room.
Wrong: The music sounds delightfully.
Right: The music sounds delightful.
Wrong: I feel badly.
Right: I feel bad.

Double Negative

Avoid the double negative.

Wrong: We never sell to no one on the installment plan.

Right: We never sell to anyone on the installment plan.

Avoid using such adverbs as *hardly*, *only*, *scarcely*, and *but* (in the sense of *only*) with a negative.

Wrong: They couldn't hardly let us have these two cases.

Right: They could hardly let us have these two cases.

Exercises

Point out the errors in the following sentences and correct them.

1 The goods looked so badly we could not sell them.

2 It is difficult to readily distinguish between all wool and part wool.

3 This lot of paper will not be of no use to us after October 30, and we would cancel the order if it is not delivered at once.

4 Who do you think to be the loser by this method of procedure?

5 The popular clerk's dismissal caused some comment.

6 The whole success of the venture depends upon you doing as we have suggested.

7 You cannot but fail to see the advantage of this.

8 We invite you to again favor us with your patronage.

9 I assure you this is the most desirable garment of the two.

10 Sales are reasonable easy to make when the salesman has a complete knowledge of the commodity he is to sell.

11 We mean to so satisfy you that you will continue to trade with us.

12 The stockholders did not approve of the management raising the wages of the workmen.

13 Every advertising campaign, no matter how successful, have their weak points.

14 I consider the way you handled these sales one of the best links in helping me to successfully dispose of this tremendous amount of property.

15 If any one wishes to interview me, let them call after three o'clock.

16 There are two teachers, prosperity and adversity; the former is great, but the latter is the greatest.

17 In order to best handle our great volume of business we set aside a special day for receiving payments.

18 You can count on me being a booster for Emery Oil.

19 The increase in sales was due to him demonstrating the article so good.

20 This is only a sample of the many beautiful fabrics that is on sale to-morrow.

21 We trust that the matter has been adjusted satisfactory.

22 I hoped you will agree with me that advertising was a matter of good business policy.

23 You could hardly make a mistake if any one of these patterns are chosen.

24 What music could sound more beautifully than a song by Caruso on the Victrola.

25 Success in the position depends upon the applicant being a rapid stenographer.

CHAPTER V

CORRECTNESS OF DICTION

As has been emphasized in the previous chapters, the aim of business English should be to economize the reader's attention — to present ideas so that they may be grasped clearly and quickly with the least expenditure of mental effort. Clearness in sentence structure and correctness of syntax are aids to economy, but no less so is the correct use of words.

Good diction is the result of clear and correct thinking, and of unceasing care in the selection of words, the symbols of ideas. Use words that are *present*, *reputable*, and *national*.

Correct Words

One need not go outside the English language to find words that will adequately express his thoughts. To resort to French, Latin, and other foreign languages, is both pedantic and affected. Moreover, the use of such words often violates economy of attention, since the reader, unfamiliar with the foreign words, is hindered in comprehending the message of the writer.

However some foreign words are so much a part of the language that we hardly recognize their foreign origin. *Alias*, *alibi*, *café*, *data*, *gratis*, *depot*, and the like, are perfectly allowable. The case is different with *fin de siècle*, *faux pas*, *multum in parvo*, *sine qua non*, *recherché*, *chic*, *distingué*, and the like. These should be avoided.

If you would use words correctly, bear in mind the following rules:

1. Avoid foreign words and expressions that have not been naturalized; for example: "This offer, gentlemen, is strictly *entre nous*." It is better to say: "This offer, gentlemen, is strictly confidential."

2. Avoid coining words, or using those newly coined. The language that contains words enough to express the ideas of writers and speakers of authority, is certainly sufficient for the writer in business. It is unnecessary to twist a word to an unwarranted meaning, or to coin a word when there is already one in good use to express the idea. Search for the right word, and don't be content until you find it. That is one way to acquire a large and efficient vocabulary.

Example: The course that we offer is very thorough and instructful.

Correctly written: The course that we offer is very thorough and instructive.

Vulgarisms may be classed with coined words. The use of these is especially undesirable since they show a lack of culture on the part of the writer and are not used legitimately by any class. Under this head are such words as *gents*, *pants*, *hike*, *hoodoo*.

3. Avoid localisms, words or expressions common to a restricted locality. They may be used in rare cases where the reader is without a doubt one of the class who use these localisms. Every part of the country has its special vocabulary, although the greater freedom of communication has rendered these small peculiarities much less numerous and noticeable. Such words as *tote*, *pesky*, *reckon* and *allow* (meaning to *think*) are localisms.

Example: I reckon you know something about these properties, but not so much as I can tell you.

Corrected: I presume you know something about these properties, but not so much as I can tell you.

4. Likewise avoid the use of class or technical words, unless you are writing to a member of the class or technical group who use these words. Adaptation to the reader is of first importance. If he is sure to understand technical words, they may be used; otherwise not.

Correct Use

Words should not only be correct; they should be correctly used. There are many common errors in word use which should be carefully avoided. Usually they are due to similarities in sound or sense.

Shall and Will

Of all confusions none is more common than that between *shall* and *will*. This matter is so important that it is worth giving in detail here. The future form of the verb *to be* is used as an auxiliary to express futurity of action in the following ways:

I shall go	We shall go
You will go	You will go
He will go	They will go

These same forms in the second and third persons, when stressed or emphasized, express the volition or intention of the subject.

Examples: You *will* go, I presume, in spite of the weather.
He *will* go in spite of all objections of his family.

The volition of the speaker is expressed by the following forms:

I will go	We will go
You shall go	You shall go
He shall go	They shall go

When used in the second and third persons, these forms may be taken either as commands or predictions.

The forms *should* and *would* are governed by exactly the same considerations. It is apparent from the above that the frequently used expressions — *I will be glad* — *we would like* — and similar forms, are absurd. It is hardly possible to express volition in regard to feelings like these.

In asking questions the auxiliary *will* or *shall* should be used, according to the answer that is expected. For example:

Will you lend me five dollars? (I will)
Shall you be present at the meeting to-night? (I shall)
Shall I forward your mail? (You shall)

It is to be noted that *will* is never used in a question in the first person. "Will I go?" is absurd, because the speaker knows better than anyone else his own wishes in the matter.

In dependent clauses, as a rule, *shall* is used to express futurity in all persons and *will* to express volition. If the subjects of the two clauses are different, the form used in the dependent clause is the same as would be used if the clause were independent.

Would is sometimes used to express a customary or habitual action in the past.

Example: The mechanicians would carefully test every part of the machine before it was assembled.

Would is also used to express a wish.

Right: Would that I could assist you in this matter.

In all cases of doubt, courtesy and good sense can be depended on to suggest the right word. It frequently happens that in giving a command the courteous form "You will report for duty at one o'clock" is preferred to the command, "you shall report." This is invariably the case in army use, where the speaker's control is absolute.

Exercises

Use *shall* or *will, would* or *should* in the following sentences and give the reason.

1 I need my suit. ———— I have it by Wednesday?

2 We ———— like to know whether you are ready to take up the course, or ———— you be ready to do so soon.

3 ———— you be going home at seven o'clock? I ————.

4 If you ———— send us word, we ———— gladly send a man to measure your windows or your rooms.

5 I ———— like to send you information regarding the Equitable Standard Policies.

6 If you defer taking out a policy when you ————, then perhaps you cannot when you ————.

7 You ———— report at headquarters without further delay.

8 Unless you can convince me that future orders ———— be delivered on the day promised, I ———— be compelled to place my orders elsewhere.

9 I ———— be writing to the office to-night and ———— send in your order at the same time.

10 If the matter is not settled before then, I ———— be glad to take it up with you.

Words Commonly Misused

A list of words that pretended to give all the misuses found in business letters would require a volume by it-

self. There are certain ones, however, which experience has shown to occur more frequently than others, and the most common of these may profitably be given here.

Ability — Capacity

A man has *capacity* to receive knowledge, and *ability* to use it.

Accept — Except

To *accept* is to take, usually as a gift. To *except* is to eliminate, to cut out. "If you will except the last clause, I will accept the conditions."

Acceptance — Acceptation

Acceptance is the act of accepting; *acceptation* is the accepted meaning of the word. "Your acceptance of this offer puts you under no obligations." "What is your acceptation of the word 'graft'?"

Access — Accession

Access means admittance; *accession*, coming into possession of an office or right.

Accredit — Credit

A business man *accredits* a messenger by giving him letters of credit or credentials. By believing a man we *credit* him.

Advise — Claim — Say — State

Advise, *claim*, and *state*, are most frequently misused in business letters.

Advise implies giving advice. Even though business usage has made it a common substitute for *say* and *inform*, it should be used with caution.

Claim means to demand as a right. It is incorrect

to say, "We claim that we have produced the most durable machine of its kind."

State has the suggestion of careful attention to detail.

"We beg to state that this is untrue" is a misuse. "Let us state our position in this matter" is correct.

Affect — Effect

To *affect* means to influence; to *effect*, to accomplish. "You will have to affect the sympathies of your reader, before you can effect a sale."

Almost — Most

Almost should be used as an adverb; *most*, as an adjective or a noun. "Most all of them," is incorrect. Say, "almost all of them" or "most of them." *Most* is sometimes used as an adverb to form the superlative; as, "most expensive."

Alternative — Choice

Alternative implies a choice between only two things. Usage, however, has justified a "third alternative."

Among — Between

Among is used in referring to more than two things; *between*, in referring to two only.

Apt — Liable — Likely

Apt indicates natural inclination. *Liable* has the suggestion of danger or obligation. *Likely* indicates simply probability.

As — That

As should never be confused with *that*. "I don't know as I can" is incorrect.

As — As — So — As

After a negative, *so* should be used. "The goods are not so handsome as the sample."

Balance

Balance is a commercial term meaning difference between two sides of an account. Do not speak of "the balance of the goods."

Bound — Determined

Bound refers to outside compulsion. *Determined* indicates a decision made by a person. Correct: "You are not bound to pay the money within six months." "But I am determined to do so."

Bring — Carry — Fetch — Take

Bring suggests motion toward the speaker.

Take suggests motion away from the speaker.

Fetch suggests going away from the speaker for a thing and returning with it.

Carry suggests indefinite motion.

Co-operate — Together

Together is superfluous after *co-operate.*

Council — Counsel

A *council* indicates a group of persons who act as advisers. *Counsel* is advice, or a legal adviser.

Credible — Creditable

Credible means believable; *creditable* means worthy of praise.

Custom — Habit

A *custom* is an action voluntarily repeated; a *habit* is a tendency to repeat a certain action without volition.

Definitive — Definite

Definitive indicates that a thing is final or conclusive. "This is the first definitive book on advertising art. It will find a definite place on every business man's desk."

Directly

Often misused for *as soon as;* as, "Directly the train stopped we alighted."

Disagree

Should generally be followed by *with* instead of *from.*

Discovery — Invention

Discovery is made of a thing that has been in existence. A new machine is *invented.*

Distinct — Distinctive

The latter is the stronger word. If an article has *distinctive* merit, the merit is *distinct* or apparent, and it also serves to distinguish the article from others.

Either — Any

Either refers to one of two. *Any* or *anyone* refers to one of several.

Enormity — Enormousness

Enormity has reference to moral quality; *enormousness,* to size. "He does not realize the enormity of his crime."

Exceptional — Exceptionable

Exceptionable means that it is imperfect, subject to exceptions and corrections. *Exceptional* means that it is better than the average.

Expect — Suspect — Suspicion

Expect looks toward the future. It is incorrect to say: "We expect that you have received the goods."

To *suspect* indicates distrust. (The verb *suspicion* is not in good use.)

Find — Locate

To *locate* means to fix in a place or to establish. Incorrect: "I could not locate you the other day." Correct: "We expect to locate our new branch office in Denver."

Guess

Too often misused for *think.*

Hanged — Hung

Only criminals are *hanged.* Pictures are *hung.*

Healthy — Healthful — Wholesome

A man is likely to be *healthy* if he lives in *healthful* surroundings and eats *wholesome* foods.

Had Ought

Ought is never used with an auxiliary. Correct: "I ought not to have done that."

Hire — Lease — Let

To *hire* is to obtain the use of a thing for pay.

To *let* is to allow the use of it for pay.

To *lease* is to let by written contract.

"I will lease you the house for $800 a year, and let boats and automobiles to you by the week or day."

Lay — Lie

Lay is transitive; *lie,* intransitive. "Lay the book on the table." "The book lies on the table." Past

tense: "He laid the book on the table." "The book lay on the table."

Learn — Teach

"If we teach properly students will learn."

Like — As

Like should not be used as a conjunction, despite the popular songs. Incorrect: "Do like I do."

Majority — Plurality

In our political system a candidate for office does not have a *majority* unless he has more than half of all the votes cast; a *plurality* is an excess over the next highest.

Part — Portion

A *portion* is a *part* allotted or assigned.

Party — Person

Party is vulgarly misused for *person*. Legal terminology admits it, but it should be avoided in business correspondence.

Permit — Allow

Words different in application; *allow* signifies tacit agreement or assent, *permit* indicates formal consent.

Plentiful — Plenty — Quite — Rather — Very

Plenty is a noun. *Plentiful* is an adjective; the others are adverbs.

Quite is most frequently misused. It means completely, not *rather*. "Quite some" is a vulgarism.

Practical — Practicable

A workable plan is *practicable*. *Practical* is the opposite of theoretical.

Proposition — Proposal

A *proposition* is something to be discussed. A *proposal* usually means an offer of some kind.

Real — Really

Real is an adjective. It should not be used as a substitute for the adverb *very*. Incorrect: "It is real cheap."

Same

Improperly used as a substitute for *it* or *they*. "Send me the book and I will return the same tomorrow," is incorrect.

Seldom or never

Sometimes miswritten: Seldom or ever.

Set — Sit

Set is transitive; *sit*, intransitive. (See Lay and Lie.)

Some — Somewhat

Some is an adjective; it is not interchangeable with the adverb *somewhat*. Incorrect: "It is some heavier than the old model."

Stop — Stay

To *stop* cannot involve duration of time. Incorrect: "He stopped in Albany for three days."

What — That

What is frequently misused for *that* in combination with *than*. Incorrect: "This is cheaper than what you will find elsewhere."

Exercises

Supply the proper word.

Affect — effect (as a verb)

1 The reform was ———— without any loss of time.

2 The war did not ———— business so much as we had expected it would.

So — as, as — as

3 The new manager was not ———— broad-minded ———— his predecessor.

4 He is ———— interested in the welfare of the city ———— you are.

Most — almost

5 ———— all of the old employees have returned to work after the strike.

6 The ———— of the work was done by unskilled labor.

Custom — habit

7 It is our ———— to decorate the house with holly the day before Christmas.

8 It was his ———— to smoke a cigar every evening after dinner.

Apt — likely — liable

9 A man who smokes cigarettes is not ———— to be a dependable employee.

10 If you sign the contract you will be ———— for the whole sum.

11 Look about you when you are crossing the street or you are ———— to be run over.

12 I do not think it is ———— to rain before seven o'clock.

13 He is so impulsive that he is ———— to blunder when he is talking to a conservative man.

Lie — lay

14 If you find a book ———— on your desk, keep it until I call for it.

15 After he had ———— the matter before the committee, he awaited its opinion.

Bound — determined

16 The contractor was ——— to complete the building by the first of March or forfeit his commission.

17 I am ——— to pay every cent I owe even though my creditors do not expect me to.

Bring — fetch — carry — take

18 The fine carriage of the native women is due to the fact that they ——— all burdens upon their heads.

19 ——— me what you have in your hand.

20 ——— this letter to the post office at once.

21 I told him to quit work at four o'clock and ——— me a book from the library.

Sit — set

22 He came in with a swagger and ——— down before I asked him to.

23 The salesman ——— the machine on the table and began to explain how it was operated.

Accept — except

24 The office will ——— from the list of eligibles all those pupils who have not paid their tuition.

25 He ——— the rebuke, and began to mend his manners.

Exercises

Point out the errors in the following sentences. Correct the sentences.

1 As high as twenty-four direct sales have resulted from the sale of a single tea bob.

2 Come in to-morrow to see our infants' department and bring the kiddies with you.

3 The refrigerator is an important function of the house, and should not be classed with the kitchen table.

4 Kindly make the earliest possible delivery and return this sheet to us at once, stating positive date of shipment.

5 The problem that confronts the merchant is how to provide live, active, additional working capital without taking a partner, and

without dividing profits, and without the worry of undependable bank accommodations.

6 Kindly ship these goods via the Chicago and Alton.

7 The course in English in our school is so construed as to prepare one to meet the various demands of business.

8 I am sending you a right smart chap to help you with inventory.

9 We assure the spring buyers that styles shown in our rooms are entirely a la mode.

10 Our suiting cloths are the most nifty and swagger on the market.

11 We have no doubt that your neglect in this case will be immediately rectified.

12 We believe that the significance of this fact is irrefutable.

13 The test was supposed to be inescapable. Every applicant was subjected to it.

14 Our goods have proven to be big profit makers.

15 The balance of the produce will be forwarded in the next few days.

16 Generally speaking the feminine portion of the house enters in very large regards the sale of automobiles.

17 These oils are sold with the guarantee of absolute satisfaction or returnable at our expense.

18 Over 90 per cent of our advertising is keyed and we show some 30 per cent to 70 per cent gain each month more than last year's records.

19 When you want real *eau de vie*, buy this wine. It's the genuine article.

20 Since your orders are not as large as they have been, we are writing to know the reason.

CHAPTER VI

FORCE IN SENTENCE STRUCTURE

CLEARNESS and correctness in sentence structure and diction enable the writer's message to be conveyed in such a way that it can be quickly and easily grasped.

Force in sentence structure and diction is likewise necessary, so that the idea shall not only reach the reader but be impressed upon him in such a way as to lead to his response. It adds life and vitality to the message.

Force in sentence structure depends largely upon the proper application of the principle of emphasis. This means that the words and word groups of greatest importance shall be given greatest prominence in position.

The most important applications of this principle are the following:

1 Unnecessary words should be omitted;
2 Unimportant words should not be placed at the beginning or end of the sentence;
3 Important words should be placed, so far as possible, at the beginning or end of the sentence;
4 An important word may be repeated;
5 Transposition, balance and suspense may be used;
6 The sentence may be climactic.

Omit Unnecessary Words

Only a certain number of words are necessary to express an idea, and any word beyond the required number is just that much greater tax on the reader's attention. Therefore, to gain force avoid superfluous words.

Unemphatic: Our store becomes of age this year, and we wish our friends to celebrate with us its twenty-first birthday.

Emphatic: Our friends are invited to celebrate with us the twenty-first birthday of our store.

EXERCISES

Make the following sentences more forceful by expressing the same idea in fewer words:

1 On opening the package of letterheads, I noticed that you did not live up to the agreement of having them bundled in lots of 100.

2 On the whole I think I may say that the course is a practical thorough and efficient one.

3 The Plank Flexible Shaft units are connected together by means of our patented mortise and tenon interlock.

4 There is not one of these hot-water bottles that will not last you two years.

5 These materials are all wool, and fast color, and will give you the best of satisfaction.

6 The price of these garments is so low that any of you can afford one, they cost so little.

7 This sale is your opportunity. To you we offer it as your friend.

8 We make our boasts to our clients of how well our plans for their advertising have turned out.

9 There are not many men who do not want to better their position in life.

10 The stockings are called "Everwear" because they will wear a long time before there are any holes in them.

Unimportant Words should not be Placed at the Beginning or End

Since the beginning and end of the sentence are the most important positions, it is clear that they should not be occupied by words or word groups that are relatively unimportant. This means, as a rule, that parenthetical and explanatory phrases, unimportant connectives, and

prepositions should not be placed here. The rule applies especially to the end of the sentence, which is more important than the beginning.

Unemphatic: Moreover, the quality is so high that our customers are willing to pay a little more for the increased satisfaction in most cases.

Improved: The quality, moreover, is so high that our customers are in most cases willing to pay a little more for the increased satisfaction.

Unemphatic: The Palace Hotel is one that all our friends are advised to go to.

Improved: All our friends are advised to go to the Palace Hotel.

NOTE. — It is sometimes advisable to end a sentence with a preposition, provided its object is a pronoun expressed or understood, or provided the sentence is in the form of a question.

Examples: That is what we are asking for.
What are you talking about?

To change the order in these cases would be strained and pedantic.

EXERCISES

Make the following sentences more forceful by placing the unimportant words and word groups within them:

1 Therefore, the customer should be given first consideration.

2 In my opinion, these values are the greatest we have ever offered.

3 However, the delay could not be avoided.

4 The credit of this customer is good, and should cover the amount mentioned, we believe.

5 A company that cannot fulfil its obligations is dead, to all intents and purposes.

6 We have not yet been told what price these goods were to sell at.

7 The contract may not be binding legally but it is binding morally, at least.

8 Consequently the usefulness of the proposition to us is destroyed, or impaired, at any rate.

9 I think when you have considered the matter more fully you will agree with us that the mistakes were not due to any carelessness on our part, in most cases.

10 There is no more need of caution in his case than in that of other persons whom we are frequently associated with.

Important Words should be Placed at the Beginning and End

Unimportant connectives and modifiers should not occupy the beginning and end of the sentence. Force will be gained by arranging the sentence to get the most important words in these important positions. This principle is somewhat more difficult to observe, since it is not always possible to tell which words ought to be stressed. In general, the positive idea is more important than the negative. The word *you* and the interests of the reader are usually more important than *I* and the interests of the writer. The writer should examine his sentence and see whether he can improve it. Rearrangement sometimes brings the important words to positions where they will impress the reader more forcefully.

Unemphatic: It is a time for facts, not for words.

Improved: It is a time not for words, but for facts.

In the above instance the idea itself suggests that *facts* should be given the important place. In most cases the writer's judgment may be relied upon to choose the important words.

Unemphatic: A new machine, the Fox Duplicator, which will save your time and money has just been placed upon the market.

Improved: The Fox Duplicator, which has just been placed upon the market, will save your time and money.

Exercises

Change the order of the following sentences so as to place the words you consider most important at the beginning and end.

1 Among so many investments, it is hard to be certain which will pay and which will lose.

2 Among the qualities which have made the Weston Engine famous, simplicity and strength may be mentioned.

3 We want to call your attention to our promptness of service as a factor of no little importance.

4 We do not wish to take up your time with a statement of propositions which may interest you or may not.

5 If you like the book simply remit $2 to us; or return the book if you are dissatisfied.

6 Every stove that we send from our factory is as good as it is represented to be at least.

7 Good will advertising is the best kind of advertising in the opinion of some merchants.

8 The six months' guarantee is responsible for the great volume of sales without a doubt.

9 Generally complaints are due to real grievances or to ignorance of business methods.

10 A money-back guarantee is always convincing no matter how small the amount.

Repetition of Important Words

Sometimes a word may be emphasized by giving it a larger proportion of attention than the other words of the sentence; that is to say, it may be repeated. This device

is only rarely useful because it is somewhat rhetorical and is likely to appear forced.

Unemphatic: This glove is distinctive not merely in fit and style, but also in quality, workmanship, and fineness of details.

Emphatic: This glove is distinctive — distinctive not merely in fit and style, but distinctive in quality and workmanship, distinctive in fineness of details.

Balanced and Periodic Sentences and Transposition

A sentence that is not complete either in construction or in meaning until the last word is given, is called a periodic sentence. It is contrasted with the loose sentence which may be ended at one or more points within the sentence and still convey a complete idea. The periodic sentence is valuable in giving emphasis because it makes use of the element of suspense. It should be used with caution, however, because it is somewhat artificial; and used too frequently it leads to a formality that is not in keeping with the personal tone most business messages should have.

In the periodic sentence, the subordinate clause usually precedes the principal clause. The cause precedes the effect.

Loose Sentence: We are making a special price on this line of goods because a few sizes are missing.

Periodic Sentence: Since a few sizes in this line of goods are missing we are selling the remainder at a special price.

Periodic Sentence: Just as the phonograph has carried the voice of Caruso into the homes and hearts of everyone; just as

Periodic Sentence (continued): the telegraph has connected the remotest village with all the world's happenings, so Royal Service has linked every city and town with tailorship and craft of the world's center of style.

The balanced sentence is divided into two parts, equal in length and importance, and similar in construction. Ordinarily it has two independent clauses placed in contrast to each other.

Balanced Sentence: No time like the present; no present like the time.
We couldn't improve the powder; so we improved the box.

The balanced sentence is largely valuable for slogans because its rhythm impresses it upon the mind instantly and makes it easily remembered. Like periodic sentences, it has the disadvantage of appearing somewhat artificial and should be used with caution.

Transposition of the normal order of a sentence often gives emphasis, and consequently force, because it throws stress upon a word that ordinarily would not receive it.

Normal Order: I came to talk with you about that.
Transposition: That is what I came to talk about.

Exercises

By the use of periodic or balanced constructions or transposition give force to the following sentences:

1 Our Protective Brand Asphalt Roofing is the best prepared roofing made, no matter what our competitors say.

2 The more general the words are, the picture is fainter.

3 Unscrupulous persons will ruin us, if we give a full guarantee and let the general public decide whether or not we should refund the money.

4 You will reap the benefits after our big advertising campaigns begin next month.

5 This type is coming into general use because of its high quality.

6 The keynote of the Bowles piano is "Tone first; beauty afterwards."

7 There are no weak links in Hamilton chains.

8 While he is on the road we encourage and boost; he gets his criticism and education when he comes home.

9 The profits come out of your bank account, if you have lost sales that these books would have enabled you to close.

10 That man has the secret of success who understands the spirit of the age.

Climax

The force of a sentence may often be increased by the use of climax. Climax is secured by arranging similar words, phrases, and clauses in an ascending series. This series usually contains three elements, of which the first is the shortest and weakest, and the last the longest and strongest. The series may be composed of words, phrases, or clauses.

Unemphatic: All was lost—reputation, position, property.

Here there is no climax and no force because of the order of the last three words. They should be arranged with the least important first, and the most important last.

Emphatic: All was lost — property, position, reputation.

Climax is particularly valuable when combined with periodic construction, as in the case of the sentence about Royal Service (on page 69). Repetition, suspense, and climax often are used together to produce a forceful impression.

The following are other good examples of climax:

1 This auto truck will cut your delivery costs, develop your business, broaden your range of operations, and put you on the map as a progressive.

2 Dutch Boy Linseed Oil forms a fine paint that spreads well, gives with the wood, won't crack, and keeps away damp, decay, and repair bills.

3 I saw the things America gave my father and through him gave me — education, opportunity, self-respect, ambition, and the chance to fight and win.

Exercises

Make the following sentences more forceful by the use of climax:

1 The only things we require of our employees are diligence, loyalty, and intelligence.

2 Where else will you find this combination of long service, low cost and convenience.

3 You will want this set of books. your humanity demands it; your patriotism demands it; your library demands it.

4 Holeproof Hosiery is the universal choice for men who walk much, for women who want style with more than a few weeks' wear, for strenuous children.

5 The R & L automobile has a driving simplicity that appeals to the most timid woman, speed exceeding all requirements, and remarkably smooth running qualities.

6 Teaching a boy billiards means tempering his boyish arms with confidence to hit the mark in the business of life, breaking up the corner gang, and teaching him to love fair sport, home, and clean companions.

7 As a Franklin owner you have first of all, its freedom from trouble, its easy riding luxury, its ease of handling, and its comfort.

8 He has allowed our drafts to be protested, has refused to pay his bill, and has disregarded our telegrams and letters.

9 It is possible to talk with the Bell Telephone with people a thousand miles, a hundred miles, or a mile away, directly, instantly, at any hour in the day or night.

Oral Exercises

What is the device for emphasis in the following sentences?

1 I will consider your proposition — if you are entirely sincere.

2 The buyer may refuse to adapt himself to the seller, then the seller must adapt himself to the buyer.

3 But to-day, with or without reason, the selling of practically everything, from goods on the counter to steamships and locomotives, is a direct or an indirect result of solicitation.

4 Some day, he said, my chance will come.

5 It is a strange desire to seek power and to lose liberty: or to seek power over others and to lose power over a man's self.

6 He had lost money, health and honor.

7 He is well-meaning but tactless, kind-hearted but blunt.

8 Seek not proud riches, but such as thou mayest get justly, use soberly, distribute cheerfully, and leave contentedly.

9 If you are interested, if you want to know how thousands of others are turning their spare time into cash, if you want to know how you can do the same thing — send us a line.

10 What would you give for a new inspiration — something that will send out your salesmen red-hot with enthusiasm, something that will bring dealers into line, something that will bring the money that will make it easy to carry the overhead?

Written Exercises

Make the following sentences more emphatic:

1 When you eat some of it you always want some more.

2 There are not many business men who are unwilling to listen when some one is talking to them and telling them how they can make bigger profits.

3 He must adapt himself to his prospect if he would obtain the profit that he is looking for.

4 The first paragraph gets the attention but we find that interest is aroused in the second paragraph.

5 The writer of literary English has for his aim the amusement or the instruction of his reader, while we find in business English that the writer's sole aim is to get profit.

6 The smallest part of the letter is the word, still we find that the word is really just as important as the sentence.

7 The ladies' garments that we have on sale now have excellent material in them; the workmanship on them is good; they have also good style.

8 They have been informed of the danger they are running most certainly.

9 We will not go back on our guarantee for a moment.

10 His business difficulties were aggravated by the war to some extent.

11 Better to have too much self-confidence than not to have enough.

12 The very subject under discussion now is that.

13 There are not many men who would give up such an opportunity as you are giving up and for such a trifling reason.

14 It would be well for you to know how cotton is planted and how it grows, if you are selling cotton goods.

15 You should be able to explain why one brand is better than another, to know qualities, you should learn to appraise values.

16 That man is unfit for the business world who prides himself on his independence, who proposes to sell goods his way instead of the customer's way, who believes that he is right and the customer wrong, and who is opposed to the policy of the house he works for when it is an honest one.

17 To say that he has no regard for business ethics is putting it very mildly.

18 How great was our surprise to see the changes that met our eyes as we went through the factory.

19 Furthermore the agent told me that the business was booming in spite of hard times.

20 The room was quite large, but looked small, filled with so much baggage.

21 Let us hear from you again if you do not receive the tie by the 14th.

22 Mind your own business, your neighbor can take care of his own, without your help.

CHAPTER VII

FORCE IN DICTION

FORCE is not a matter merely of the arrangement of the words in the sentence according to the principle of emphasis, it depends upon the choice of the words themselves.

The weakness of many business messages lies in the fact that the words used are strained and pretentious or, on the other hand, are commonplace, worn-out, and vague. Frequently the change in a single word may make the difference between a weak, insipid communication and a strong, vital appeal.

To secure force in diction the following qualities are most useful.

1 Simplicity
2 Concreteness
3 Originality
4 Truthfulness
5 Suggestion
6 Euphony

Simplicity and Concreteness

The best vocabulary is the one that will enable its possessor most effectively to express his ideas. Certain it is that Anglo-Saxon words are most valuable, since they are simple and virile, and come closest to our everyday life. The mental pictures they call up are most vivid because they are part of our earliest associations,

and have the advantage of long use. Hence to gain both economy and force,

Use Anglo-Saxon words, because

1 They are the names of earliest and dearest associations: *home, friend, father, mother, fireside.*
2 They are the names of things familiar to earliest childhood: *earth, water, star, sun, cat, dog, bed.*
3 They are also short and require less mental effort to grasp: *buy, sell, dear, cheap, high, low.*
4 They are often imitative in character and, for that reason, more readily understood: *buzz, slush, whirr, splash.*
5 Most important of all, they are specific. Indefinite thinking is always weak, confused, and difficult. "Whenever any class of thing is referred to — animal, furniture — we represent it to ourselves by calling to mind individual members — cow, chair — for example. By so doing some force is expended, but if a specific term is at first employed, an appropriate image is at once suggested, an economy achieved and a more vivid impression produced." Therefore, effective English makes use of simple, specific words, especially such as in themselves express action; i.e., *slide, leap, walk, fly, swim.*

Take, for example, such a general statement as the following: "This automobile is capable of varied speed." It is weak and ineffective, because it is in no sense picturesque. How much more vivid is this specific description: "The Chalmers fairly floats up the hills on high gear. It can creep like a snail through the crowd and then be off like a greyhound at a touch of the throttle."

Since, however, a proportion of classical words aids in

giving dignity and polish, a business English vocabulary will include both Anglo-Saxon and foreign derivatives. Adaptation to the reader will determine which is the more forcible. When the reader is an ordinary man, and the things written of touch upon the homely and intimate things of life, the writer will use, for the most part, Anglo-Saxon words; but if his reader is a conservative old gentleman, or a professional man, he will express himself in the more dignified classical words. Adaptation to the reader is the golden rule.

Originality

Avoid trite expressions. When first used they were doubtless emphatic, but by long continued use they have lost their original force. Express the same idea in a new, fresh way. The following are some of the most time-honored of these worn-out expressions:

Beg to acknowledge;
We respectfully request;
Assuring you of our best attention and thanking you in advance for your reply.

Truthfulness

Avoid bombast. Don't exaggerate. Write simply and truthfully. A statement loses half its force if the reader doubts its sincerity. Here is an example:

When you get this set of books, look over its lustrous pages aquiver with the life of a mighty war. Look at its sumptuous silk and gold binding. Look at the untold effort, sacrifice, and wealth these magnificent volumes represent — then send us your check.

The advertisement would be much more effective if the description of the books were simple and truthful. The reader naturally suspects such a proposition.

Exercises

Point out the errors in these sentences, and correct them, making the sentences simple, fresh, and specific.

1 Your education has been in the great school of experience, and you know how long, painful, and difficult of access was that avenue to power.

2 We respectfully request that you drop us a line for our salesman to call with our spring samples for your inspection of same, if you are looking to improve the quality of your business.

3 A gigantic, a colossal, an unprecedented purchase and sale of thousands of yards of rich, magnificent taffeta silks at 33 cents on the dollar! Don't miss it!

4 We gratefully acknowledge the receipt of your valued order of Oct. 24 and in reply would say that Taussig's Elements of Economics has been forwarded to you by Adams Express.

5 Maternal devotion should urge you to exert your utmost to protect your child. Sterilized milk will assist you.

6 No morning ablution is complete without our fragrant toilet soap.

7 From 6 to 9 we serve a sumptuous collation for the small sum of 75¢ per plate.

8 The coffee smells good and is equally agreeable to taste.

9 Hoping to hear from you soon, we remain, very truly yours.

10 Have you observed our auto truck passing along the streets and contrasted it with its competitors?

Suggestion

Another aid to emphasis is suggestive power, which brings up in the reader's mind, vividly and completely, the impressions the writer desires to give. It is the knack of implying a thought by the use of words that are themselves full of associations. Such words are generally simple, specific, and familiar. *Mother*, *home*, *friend*, *hearth*, and like words, are alive with meaning for the average person. These also strike a responsive chord:

> Friends for forty years.
> Have you a little fairy in your home?

It is not so much the words the writer uses as it is what the reader gets out of them that counts. Therefore, make the most of the fewest words; select from the thing described those characteristic elements which imply many others. Dutch Cleanser, Spotless Town, carry with them a host of cleanly associations.

The suggestion should be not negative, but positive. The associations called to mind should be pleasing, and such as bring the reader into sympathy with the proposition. For that reason it is well to avoid using words that may be ambiguous in their suggestion. For instance, the word *girl* to one person may denote servant; to another, sweetheart; and to yet another merely the idea of young woman. To avoid ambiguity let the suggestion, then, be positive, agreeable to the reader, and helpful in making the message more clear and vivid.

The most powerful device of suggestion is figurative language. By simile, metaphor, and personification, ideas and images are made more vivid through the medium of comparison. The force of a figure, however, is great in proportion as the mental effort to grasp it is small. Accordingly, there is greater economy in metaphor and personification than there is in simile, because the number of words necessary to express it is smaller. Furthermore, the reader is pleased to see the resemblance for himself.

The sole purpose of figurative language in business is to make the message more clear, vivid, and forceful than it would otherwise be. It follows then, that any figure used should be simple, apt, and near to the reader's experience. He must instantly recognize the comparison if it is to come home with force. The gum advertisement reading, "Sweet as the breath of a cow," is wholly outside the experience of the average gum-

chewing public. So little does the consumer know of the peculiar sweetness of the cow's breath that far from impressing him positively in favor of the article, the simile has a negative suggestion.

In contrast with the gum advertisement, note how positive and near to the reader's experience are the following:

1 He succeeded in stopping the leaks in his department.

2 This little book goes to your heart as straight as a homing bird.

3 The big limousine slipped by as silently as a ghost.

4 Good ads neither take liberties nor put on airs.

5 When you have your long row to hoe, whatever it may be, you'll hoe the better for the cheer of sunshine in every chapter of Herbert Kale.

6 You are buying not only coffee but satisfaction.

7 Putting a poor ad in costly space is like renting a peanut stand on Fifth Avenue.

8 They tried in vain to bend the iron will of the Chief.

9 Test this book in the acid of your daily work.

10 Goods in his store moved like a rheumatic turtle.

Avoid trite and hackneyed figures. Instead of making the appeal more emphatic, they tend to weaken it. However effective the figure may have been originally, because it is now worn out it fails to be suggestive and forceful.

There is a danger, too, of mixing figures that are incongruous. The result is laughable, not effective. For instance:

1 He plunged into the whirl of politics and soon reached the top of the ladder.

2 Getting down to bed rock upon quality, finish, and texture of your letterheads, is one of the essentials in sending from your banking house that which, in nearly every instance, is your personal representative.

3 Striking the keynote upon the first cost is another essential and is hitting the nail on the head when reaping a saving in your savings account.

The following figures are suggestive and forceful, and vivify what might otherwise be commonplace.

1 The ad is not only cheery, it is thoughtful.

2 This is the happy land inhabited by Tiffany, Packard, and other quality concerns.

3 The letter does not cool its heels in the outer office, and conjure methods whereby it may reach the chief within.

4 It is no small feat to survive in this maelstrom of competition.

5 The Ad-man is near to the pulse of business.

6 His temper is a stumbling block in the path of advancement.

7 Among beginners there prevails a queer idea that a trademark is a sort of talisman which not only averts disaster but insures success.

8 It is your business to get mentally back of the dealer's counter.

9 We are looking forward to the fatter days that are coming.

10 He was unable to swing the deal.

Euphony

"Suggestive power in oral or in written composition appeals to the decision of the ear." The choice of words, and the arrangement of words and syllables should be euphonious.

Because such an order is more pleasing to the sensitive ear, it is on that account more quickly and easily grasped; therefore, more economical, forcible, and suggestive. To gain euphony:

1 Avoid repeating a prominent word or syllable except for emphasis.

Lacks Euphony: In the first place, we place a wrapper of wax paper on the bread to prevent dryness.

Improved: To prevent dryness we wrap the bread in wax paper.

2 Use euphonious words and arrangement.

"They should last at least as long as guaranteed."

Because these words are difficult to pronounce in combination, attention is attracted to the medium of thought itself. It is both more pleasing to the ear and more forcible to say,

"They should give at least the service guaranteed."

3 To make the most of the suggestive power of euphony, let the sound be an echo of the sense:

These *cool*, *airy* fabrics are delightful for summer wear.

Sunkist oranges are perfect golden globes, brimming with luscious juice and captivating flavor.

After a shampooing with Packer's, hair has a softer, silkier look.

Suggestive power is essential to good business. Success in the use of it depends chiefly upon the keen observation of daily experiences, and upon the ability to use them for the purpose of illustration. It is developed by wide and varied reading, and by a close and sympathetic study of the various types one meets from day to day. Live broadly and deeply. Never feel that anything you have ever learned is too good to contribute to the science and art of good English in business.

General Exercises under Clearness, Correctness, Force

Point out the errors and write the sentences more effectively:

1 The course I am taking will make me more efficient to do my work in the office in a more efficient way.

2 I am inclosing you a sample of black undressed worsted which tailors will charge you $25 to make you a suit from or you will pay nearly as much in a ready-made store for a suit of same.

3 If you will write to any superintendent whose name is in this book, we are confident that they will be pleased to write you a personal letter in regards to their opinions on the Mueller Testing Outfit.

4 We want to impress upon you that this shipment was made in the best possible order, after each piece being inspected and carefully prepared for shipping.

5 Because of this extra study of everyman's general problems, those particularly relating to business enterprise, I hope you will observe in my daily work more thoroughness and a better fulfilment of the task.

6 As I am a student of the course business English at the present time, I found it to be a good asset and has greatly improved my knowledge of exact business and correspondence.

7 Thanking you for past favors and assuring you of our best attention to your future needs, believe me, respectfully yours.

8 Not so many women drive in New York City for the reason of the congested traffic, but when moving to their summer homes, you will find a large percentage of the women in the family do; and believe it will be but a short time, where there is an automobile in the family before all the women will drive.

9 I will try to convince you that I am taking this step in order to be of better service to you and myself financially.

10 That the average automobile in the hands of a wise man is an educator, promoter, has progressive influence for good is true, and were it not for the influence of the opposite sex, this to a large extent would not exist.

11 It will be good news to those mothers who know us, and — we feel sure — to those we would like to, when we tell them that this season we are greatly elaborating our Children's Department.

12 We believe at the present time that women have more to do with the closing of an automobile sale than any other one element.

13 In the six years that I have been in your employ I have received a practical education, but I believe that in these days when competition is so keen it is also necessary to have the ability of writing letters which shall bring in new business.

14 This firm, judged from every standpoint, is better equipped to produce commercial stationery and office needfuls, as well as business furniture, and sells them cheaper than smaller institutions.

15 The winch is provided with automatic safety brake which makes dropping of load impossible, and the handles cannot fly back, thus removing all danger, so that a boy can lower safely.

16 We could write you a long letter without telling you half the merits of the machine, and without giving you so good a knowledge of its worth but we know you should rather see it for yourself before buying.

17 Of course if it was in two colors it would look different to what I am submitting to you.

18 Your favor of the 13th received, and note what you state respecting our problems that we are confronting at the present.

19 It is the intention to send out 25 of these letters and wish to get something that would cover the situation.

20 If you can put to use this guaranteed flexible shaft, we will be very willing.

21 I am attempting in a crude way to get up a circular letter and am enclosing same for your rewriting and suggestions, and would be pleased to have you give this your immediate attention.

22 With eyes to see, and fancy to feel, and at last strong expression to strike home the gathered results — that's the essence of effective advertising.

23 For several years high prices have forced you to sell on a slender margin of profit but now you will be able to buy so you can make money.

24 If you wish, we will be pleased to send you a range of our samples and we will quote you our lowest possible prices thereon, and if you find any that does not meet with your approval, you can return at our expense.

25 If you install a McCary Refrigerator, it will make not only for convenience, but the health of your family will be guarded from germ diseases.

26 We are anxious that you should give our method a trial, as we will then be enabled to speedily convince you of our superior hand work along with less exorbitant prices.

27 We are all out of this article at present owing to the destruction of our factory recently by fire and it will be some time before we can secure a new supply of same so we return your remittance.

28 There only being a few of these suits left we are selling them at a great reduction.

CHAPTER VIII

THE PARAGRAPH

The Long and the Short Paragraph

THE PARAGRAPH is the largest unit into which the composition is divided. Originally it was an arbitrary division made for the convenience of the reader. The printer discovered that unbroken masses of type repelled and tired the eye, and made it hard for the reader to grasp the thought. He therefore sought a way to break up the page into smaller parts, so as to provide resting places for the eye and the mind. These resting places were first made by signs or paragraph marks, but are now usually made by indenting the first line of the paragraph or by having more space between the paragraphs.

When we understand the reason for paragraphing, we can readily see why the tendency of the present day is toward short paragraphs. This is especially true in business English, for here it is absolutely necessary to make reading easy. In most business letters, advertisements, and other messages the paragraphs average much less than one hundred words.

This tendency is quite in accord with the principle of adjustment to the reader. If a broken page attracts the eye, then the more broken it is, within reasonable limits, the greater should be the attractiveness. Even in stories, pages of dialogue attract us more than pages of solid description or action. Modern story writers often begin with a bit of dialogue in order to catch the eye. Similarly, at the beginning of a letter a few crisp para-

graphs compel the reader's attention more quickly than a single long one, regardless of the thought or language.

Compare the two following specimens. The sentences are the same. The only difference is in the paragraphing. Which would you read first?

Any advertising, to be successful, must do these things: It must efficiently and economically sell the goods advertised. It must give the consumer something he needs or wants, or a better article than some other at the price, or it must supply an article more conveniently or with better service. Unless it does these things, advertising is not economically sound and cannot command permanent success.

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It must efficiently and economically sell the goods advertised.

It must give the consumer something he needs or wants, or a better article than some other at the price, or it must supply an article more conveniently or with better service.

Unless it does these things, advertising is not economically sound and cannot command permanent success.

Single-Sentence Paragraphs

Short paragraphs should not, however, be carried to too great extremes. There is a tendency among some writers to paragraph each sentence separately. Here is a typical example of single-sentence paragraphing:

MR. ADVERTISER!

You spend your money to *tell* People what you've got to *sell.*

Now, what *kind* of People can afford to buy *your* particular Goods?

What income must they possess to be probable Consumers of *your* Advertised Products?

How many *possibilities* of Sale has your product per thousand average Readers?

These are all vital factors in the *framing up* of your campaign, and in the prospects of success from it.

In this instance, single-sentence paragraphing is effective, though it soon becomes monotonous. The method is not suitable, however, for some kinds of business messages. In point of fact, the ideas conveyed in single-sentence paragraphs are not likely to be the same as those in longer ones. There is no room for modifications or exceptions. Strong assertions and sweeping generalities take the place of carefully balanced statements of fact. Exactness is impossible. And when it is used indiscriminately for collection letters, answers to complaints, and sales letters; letters about investments, advertising, insurance and books; letters to bankers, farmers, agents, and school teachers, we need to stop and consider its limitations.

The paragraph of a letter or other business communication ought to be adapted to the reader. The single-sentence paragraph is not usually suitable in letters to teachers and other professional men and women, or in general to men and women of the educated and cultured classes. The gain in attention that results from its use is more than offset by the loss in convincing power.

Regardless of the class of readers, the single-sentence paragraph does not belong in the letters and other messages of certain classes of business houses. High-class business houses could not profit by its use. Banks and investment houses should avoid it, because it savors too much of the get-rich-quick schemes of popular promoters. It is not suitable in the letters of large transportation companies, art dealers, or other high-grade concerns that gain new business slowly.

If our proposition involves a quick decision and a decision based upon impulse rather than reason, single-sentence paragraphing may be found useful. If we are simply giving information, or adjusting dif-

ferences of opinion; if we are collecting money, refusing credit, or doing anything else disagreeable to the reader, we should beware of the single-sentence paragraph. It always gives an impression of informality — even familiarity; sometimes it gives the impression of curtness and rudeness. It can never give the smoothness and delicacy that is possible in the long paragraph. And, as has already been suggested, the single-sentence paragraph almost invariably leads the writer to take an aggressive attitude, and make unqualified statements. The longer paragraph has room for exceptions and explanations.

Many business houses show a tendency to paragraph separately not merely single sentences but single clauses. Of course there are certain cases in which this method of paragraphing is justified by custom and convenience. An order for goods that contains several items should have each of these items separately paragraphed so that they can be checked more conveniently. Usage also approves the separate paragraphing of every clause in a set of resolutions. These would seem to be sufficient precedent for paragraphing separately each one of a series of reasons why an article should be purchased, whether they are in the form of definite statements or merely clauses. Wherever possible, however, it is far better to make separate sentences of each of these reasons than to paragraph them separately without doing this.

Use the short paragraph — the single-sentence paragraph even — when gaining attention is your all-important object. Use it when your proposition is popular and must appeal to the many that are uneducated and uncultured. Do not use it when your appeal is made to the cultured and well-educated classes. Use it when

you are selling goods. Do not use it when you are answering complaints.

Oral Exercise

Which would you prefer to use, long or short paragraphs, in each of the following cases?

1 A letter from a department store to a woman customer refusing to allow her claim of an overcharge on a purchase.

2 A letter from the advertising department of a popular magazine to advertisers announcing a large increase in circulation.

3 A booklet of a trust company showing the advantages of naming the company as executor of a will.

4 An advertisement for chewing gum.

Written Exercises

Re-paragraph the following passages.

1 Ten cents a Button, One Dollar a Rip — this is the famous warranty that is helping to make Paragon trousers the largest sellers in the world. It isn't really the warranty that does it, of course, but the values that make it possible for us to offer and to maintain such a warranty. We have built up our business by manufacturing trousers exclusively, and by giving values that allow a good profit to the retailer and good service to the customer. This policy has made us the largest manufacturers of trousers exclusively. But we do not rest content with furnishing the best possible goods at the price. Our extensive "Help the Dealer" advertising is creating a demand for the goods in every city and town of importance. Just read the copy enclosed in this letter. Doesn't it grip the attention, convince and assure reliability? It certainly does wonders in helping the retailer sell Paragon trousers. And we stand behind this warranty and make good all claims.

2 When you sit down with your paper after supper to-night just look over to the corner of the room and think how much a handsome piano there would add to its coziness.

Imagine how much your daughters would enjoy using it to develop their musical talent.

You and your wife too, would take a great deal of pleasure in hearing them, and the good old songs would shorten the long winter evenings.

Probably you did think of it a great many times last winter and have said to yourself that you would not let another winter go by without having a piano.

Indeed, a piano is no longer a luxury, it is a necessity; it is a more important part in home life than even an easy chair.

Unity in the Paragraph

Whether short or long, paragraphs will not completely serve their purpose of making reading easier for the eye and the mind unless each one marks a definite step in the progress of the composition. The sentences grouped in it must be bound together by very close relation in idea. For the purpose of construction, indeed, the paragraph should be regarded as a whole composition in itself. It should be built on the same principles that govern the whole composition. Unless this is done, the fact that one paragraph is set off from another will be of little real help to the reader.

The paragraph must, first of all, have unity. All the sentences in it must bear upon some one point in the message. This one point may be chosen by any one of a number of different standards. In a sales letter, for example, it may be chosen according to its purpose, or function. These functions are usually considered to be four in number. The letter must attract attention, create desire, convince, and stimulate action. A paragraph of the letter may be devoted to each of these functions.

The following letter will illustrate this method:

DEAR SIR:

Attracts Attention — One hundred million dollars are spent every year on sales letters. Only one-sixth of these are ever read. Are yours among the efficient sixth? *You know you could double your business if you could make your letters so compelling that no business man could help reading them.

Learn to make them forceful, vital, compelling. You can do it. Imitating other people or hiring them to do your work for you may serve as a makeshift, but it won't be a permanent help. *Hunt's *Business English* is a practical guide for practical men. It puts before you, in simple, usable form, all the principles you need to know to write any kind of business message. Each principle is fully illustrated by concrete examples from actual experience.

Creates Desire

The scientific value of the treatise is shown by the fact that it is used in the largest University Schools of Commerce in the country. Professor Henry Ames says of it: "No other textbook on composition is so thoroughly practical. It develops the power of the individual." *But it is not simply a text-book for the student. It is complete enough and advanced enough for the experienced business man. Mr. John Smith, secretary of the Blank Manufacturing Company says that he keeps it on his desk all the time. Read the inclosed descriptive circular, and you will understand why.

Convinces

Even if you use it only as a reference guide on the little points of punctuation and grammar, it will be worth its price to you. *But you are the best judge of its worth. Sign the inclosed card and send your check for $2. Keep the book ten days and if you don't feel that it is worth more than its cost, return it to us and get your money back. Send to-day.

Stimulates Action

Very truly yours,
BOOK PUBLISHING COMPANY

In practice, few sales letters are quite so mechanically constructed. The paragraph division does not often correspond so closely with the functions to be performed. Several paragraphs may be given to the description of

the article to create desire, or to the evidence about it to convince. Even so, however, there will be a proper division of the material, so that each paragraph will cover one phase of the subject. One will describe the materials; another will describe the finish; one will give evidence of tests; another, evidence of testimony.

The letter given above would be improved if the paragraphs were shorter. New paragraphs might be begun at the points marked by asterisks. Each paragraph would still be a unit, for each would still contain only sentences that bear on a single idea.

To test the unity of his paragraphs, the writer should see if each one can be summed up in a single sentence. If it cannot, it lacks unity. Unrelated ideas are included or essential ideas are omitted. If it can be summed up in a key sentence, or topic sentence, it has unity.

Apply this test to the letter above. The key sentences are as follows:

1 You can increase your business by making your letters more compelling.
2 Hunt's *Business English* is the best guide to knowledge of the way to do this.
3 It is indorsed by those who have read it.
4 You take no risk in ordering it to-day.

It will be noted that the whole letter can be summed up in one sentence: You can increase your business by ordering Hunt's *Business English* to-day.

If the letter is divided into shorter paragraphs as indicated by the asterisks, the key sentence will be as follows:

1 Only one-sixth of the great mass of sales letters are read.
2 You can increase your business by having your letters among the compelling sixth.

3 Imitating others will not help you to do it.
4 Hunt's *Business English* will guide you to do it.
5 University Schools of Commerce indorse it as scientific.
6 Business men indorse it as practical.
7 As a reference book alone it is worth its price.
8 You take no risk in ordering to-day.

The process of dividing the material of other letters in order to secure unified paragraphs is much the same. Usually the purpose to be accomplished by a letter is divisible. In answering a complaint, for example, it is necessary to impress the reader with a belief in your sincerity and good will; to show him the causes of the trouble; to explain to him your responsibility, or lack of responsibility, for them; and to convince him that it is still to his advantage to deal with you. It may take several paragraphs to explain the causes of the difficulty. In any case, however, each should make a complete step in the progress of the message.

Before answering a letter, or writing any other business message, it is a good idea to make an outline of the topics to be covered. A paragraph can then be devoted to each topic. Such an outline might read as follows:

1 Expresses pleasure at receiving inquiry.
2 Explains advantages of school.
3 Gives length of course, fees, and entrance requirements.
4 Describes living conditions in vicinity of school.
5 Expresses desire to give any further information or advice needed.
6 Expresses hope of welcoming reader as a student.

In dictating from such an outline, it is wise to make the topic sentence a part of the paragraph, and develop it by such further explanation as is needful.

EXERCISE

Paragraph the following letter, making any changes in the sentence structure that are necessary to smoothness.

> Mr. Crawford who called on you for us during the past week, reports with regret that he was unable to sell you any goods. Being well prepared to supply your needs with an up-to-date high-quality, reasonably-priced line of goods, he will call on you again from time to time. There are many reasons why you should buy goods from us to your advantage, especially as any reasonable concession to secure your account will be made by us. A special advantage will be offered to Mr. Crawford on his next trip in a deal on winter underwear, sweaters, ladies' and children's knit goods, which it will pay you to investigate. Examination of his line of samples will confirm our statements. These advantages coupled with our liberal business policy should merit a share of your business.
>
> Very truly yours,
>
> F. B. T. & Co.

Coherence in the Paragraph

Coherence is the principle which demands that the material be so arranged as to make the progress of the reader easy. The sentences should be in logical order, and should be so constructed that the relation between them is clear. The problem of logical order is less important and easier of solution in the paragraph than in a composition as a whole. Proper construction and connection are the most essential means of securing paragraph coherence.

The narrative order in which the facts are given in the order of their occurrence is the simplest, though not the most common. It is useful in presenting the steps of a process that is being explained, or in stating the

events that lead up to a certain situation. To arrange them haphazard just as they come into the mind would be less effective.

EXAMPLES

Bad	*Better*
You have not complied with the conditions of your contract. It is now Nov. 20, and there are still 30,000 letter-heads to be delivered to us. You will remember that you took the order Nov. 4, and agreed to deliver the whole job in 10 days. You delivered 10,000 letter-heads Nov. 16. It is true you delivered the envelopes Nov. 14 but the bulk of the order is still undelivered.	You have not complied with the conditions of your contract. You will remember that you took the order Nov. 4, and agreed to deliver the whole job in 10 days. You delivered 10,000 letter-heads Nov. 16. It is now Nov. 20, and there are still 30,000 letter-heads to be delivered to us.

The descriptive order is occasionally useful if it becomes necessary to give a mental picture of some article. This can frequently be done by giving a general impression of it, followed by the most necessary details in the order in which they might be observed. As a rule, however, lengthy descriptive passages are inadvisable. Photographs, drawings, or other pictures take their place. If descriptive matter is given it is condensed as much as possible. Frequently it contains only a statement of the materials used, and the quality of the workmanship. The following example will illustrate:

> The engraving of Gainsborough's great portrait of Lady Hamilton measures just 2 x 5 feet. When framed and hung in the parlor it will add many dollars in decorative value to your home. Lady Hamilton is generally admitted to be the most beautiful of all the court beauties painted by the great master. Certainly, the Hamilton picture is Gainsborough's greatest masterwork in portraiture, and, in conception and execution, ranks

with the greatest of Rembrandt and Titian. Possibly you have never seen a more beautiful portrait-picture and I doubt whether any work has been more consummately executed.

Narrative and descriptive material is usually but a small part of business composition. Exposition and argument predominate, for it is by these that action must finally be secured. The great majority of paragraphs therefore follow one of the orders that are most useful in exposition: the deductive, the inductive, and the climactic.

The deductive order works from the general to the specific. It states a general truth and follows this with a concrete illustration. It states an effect and then mentions the causes. In other words, it begins with the topic sentence and follows with the development of the idea. The following will illustrate:

A generation ago the horizon of speech was limited. When your grandfather was a young man, his voice could be heard on a still day for perhaps a mile. Even though he used a speaking trumpet, he could not be heard so far as he could be seen.

Your letters are your ambassadors. They go to your customers and clients in your place. If you select the paper you use for your business correspondence simply because it is cheap — does it properly represent you and your business ideals? If you were to travel (instead of sending a letter), would you go on a second-class train because it was cheaper — would you stop at a poor hotel and wear the cheapest clothes you could buy?

The inductive order is the exact opposite of the deductive. The paragraph begins with concrete and specific statements, and concludes with a general truth drawn

from them. Or it begins with causes and ends with effects. The idea of the topic sentence is fully developed before the topic sentence itself is stated. Following are examples:

> Pantasote is not injured by intense cold. It is not harmed by the baking sun. It is not damaged by the spatters of road oil or grease. In short, it is especially manufactured for outside use.

> A fair cost for "ordinary" paper is about $1.50 to $2.00 per thousand sheets. On that basis Old Hampshire Bond would cost $\frac{1}{10}$ to $\frac{1}{20}$ of a cent more per sheet. If you are proud of your business and its good name you will be gratified to see your letters going out on Old Hampshire Bond, and the slight additional cost will be more than justified by the insurance of efficiency which Old Hampshire Bond will add to your letters.

Comparison of these two paragraph orders will show that the deductive commands attention more quickly; the inductive is more convincing. The former is usually preferable at the beginning of letters. The latter is usually preferable toward the end, when interest has been secured. Neither, however, should be used to the exclusion of the other. Effectiveness is greatest when there is variety.

The climactic order is very frequently useful in business English. The facts are placed in the order of their importance — ending with the most important — so as to secure a cumulative effect. The order is especially valuable in giving a summary of the advantages of any article or the reasons for any act. Another point in favor of this order is its use in securing emphasis, as will be shown later.

Example of the climactic order:

> "The World's Civilization on a Book Shelf" it has been aptly called. You can turn from the Arabian Nights to Darwin; from the travels of Drake or Raleigh to the best fiction of America or Europe; the Philosophy of Voltaire is a neighbor of Froissart's entrancing tales of War and Border fighting. The great thoughts of Religion and the great masterpieces of Drama are equally at your command. That which the university man knows – that which cultured people talk about — upon which successful men have built their success — is yours in the Harvard Classics.

These orders are by no means the only ones that are useful in the paragraph, but they are the most important. The fact that paragraphs are generally short makes it unnecessary to mention other arrangements of the sentences.

It is necessary, however, to give some thought to the question of construction and connection, to secure coherence within the paragraph. This is the more true because the desire to say much in few words often results in wide gaps between ideas. These must be bridged, if the message is to be easily grasped by the reader.

Keep the following principles in mind and you will be likely to secure coherent construction. Do not change the subject of the sentences unnecessarily. If the ideas are similar, put the sentences in similar form. Do not be afraid to repeat words. Do not change the tense of your verbs. Do not use many participles. Notice that this paragraph exemplifies these rules.

Here are two more instances:

> The advertiser must know whether the public has a conscious need for his goods, or whether the public must be educated to that need. He must know what others have done in similar lines in order that he may take advantage of previous educational work, and that

he may avoid the mistakes of others. He must know whether a certain quality or style or price will be most suitable to work out his plan successfully.

Prudent men are now doing just what Baker did. They carry business insurance. They take it because it is not an expense; because it is a protection; because it is a substantial addition to their assets; because it is just so much money to divide in case of dissolution during the life of partners.

Connection within the paragraph is much the same as that between individual paragraphs of the message. The common conjunctions, *and* and *but* are the weakest links. They may be used, however, when the ideas connected by them are co-ordinate or contrasted. The adverbial conjunctions, *moreover*, *however*, *therefore*, *also*, and the phrases, *on the other hand*, *of course*, and the like, are better. Better still are demonstratives, *this*, and *that*, and repetitions of words. Another simple method is by the use of numbers, *first*, *second*, *third*, and so on. The writer should have at his command all the different varieties, and choose the one that best suits his purpose.

The following example will show connection by means of repetitions.

Philadelphia is a city of homes to a degree which is not true of any other large city in the country. Every home is a buying center. The better the home, the greater the buying power. Philadelphians have homes in the real sense of the word — not flats and tables in restaurants. This makes Philadelphia a market for everything that is bought to be used, or worn, or consumed in a home.

It is gratifying to see the great increase in the number of new subscribers. It is even more gratifying to welcome back our old subscribers each year. "Our old subscribers first" has always been our motto.

EXERCISE

Rewrite the following paragraph for better coherence:

> We do not wish to be unreasonable and we are not writing this in the spirit of fault finding but we do feel that you must now take some definite action in this matter and settle your account. If you fail to do this you certainly are at fault. We have been at fault for not urging you more strongly in the past. We do not like to do collecting; and we do not like to remind you that your account is past due. You are a good customer and you always treated us fairly and we know that your heart is in the right place, but we hope that you, and all of us, will understand that past due paper is a thing we cannot have in this business world. As soon as a contract becomes past due it becomes valueless to us as an asset, either by way of obtaining credit for more goods or for borrowing money. You, as a business man, know this as well as we do; we need not give any long talk about it.

Emphasis in the Paragraph

Emphasis, so far as construction is concerned, depends on proportion and position. Proportion in the business English paragraph is not likely to be troublesome, because of the brevity and strict unity required. There is no likelihood that a minor idea will be given more space than an important one. Position requires more attention. The beginning and end of the paragraph should be occupied by sentences that contain the most important ideas, expressed in the most effective words.

In securing this emphasis of position, the climactic order is of help. This naturally results in putting the strongest argument at the close of the paragraph. It may result in a relatively weak beginning, but the end is the more important of the two positions.

It has been found that the greatest emphasis is frequently secured by putting a very short sentence at the end. This is in the nature either of a summary of the ideas just presented or of a concrete illustration of them. It strikes the reader like the snap of a whip.

The following will illustrate emphasis:

> When this watch is accompanied by the Kew Class A Certificate it means that the Kew Observatory in England (the most famous in all the world) has scientifically tested and tried this particular watch and guaranteed it as of maximum accuracy. Such a certificate means that the instrument is more than a fine watch; the stars in their course are scarcely more regular.

> Do your hauling costs vary at different seasons of the year? Have you got it down in black and white for every month so that you can control and regulate all fluctuations? According to the Gramm system, the cost of handling a ton of hay, for instance, over a given route might be eight cents at one season of the year and only three at another. But the point is —you will know.

Emphasis may also be helped by mechanical methods of display. The most important are the underlining of words, the use of capital letters, and the wide spacing of words, as D – o t – h – i – s n – o – w. The use of red ink is not ordinarily advisable.

In constructing paragraphs then, the writer in business should remember that attractive power is gained by short paragraphs, but that sometimes these are undesirable because of their abruptness or their lack of dignity. He should deal with only one main idea in the message; should so order and construct its several parts that progress between them is easy; should put the

most important parts at the beginning and end, where they will make the deepest and most lasting impression.

Exercises in Paragraph Development

Using the following as topic sentences, develop them into paragraphs by the deductive method:

1 Ivory Soap will hurt nothing that water does not harm.
2 This is the day of the specialist.
3 Big Ben is a companionable fellow.
4 To have a Victrola in your home is to have at your command the world's greatest artists.
5 Dutch Cleanser chases dirt.

Develop these sentences into paragraphs by the inductive method:

1 Campbell Soups are an emergency convenience.
2 The Saturday Evening Post is the logical home paper.

Develop by proof:

1 Business English is an art and a science.
2 His words have power because they accord with his thoughts.

Develop by illustration:

1 The thoroughbred knows how to lose as graciously as how to win.
2 Big business is a good article plus wide advertising.

Develop by narration:

1 The history of Price's Baking Powder is most interesting.
2 The talking machine has had a long and varied career.

Develop by description or exposition:

1 The construction of the O Joy Washing Machine is simplicity itself.
2 Holeproof Hosiery wears well because it is well made.

PART II

BUSINESS FORMS AND USAGES

CHAPTER I

THE STANDARD OF BUSINESS USAGE

Importance of Correct Forms

THE message in words is the essential part of a letter or of other business communications. Before this is grasped by the reader, however, he will be impressed by the form and general appearance of the communication, and his impression will be either favorable or unfavorable. If unfavorable, it may prevent the message in words from being read at all, and will certainly increase the difficulty of its securing a favorable response.

The case is parallel to that of a personal representative who goes into another man's office to secure some business from him. The representative is judged before he says a word. If he keeps on his hat; if he wears a soiled collar or muddy shoes; if he is dressed in old-fashioned, ill-fitting clothes, or in the extreme of sporty styles, he lessens the chances of securing an interview. It is true that the first impression of him may be unjust. A man who is careless of his appearance may be careful and reliable in all other ways, but the chances are that he is not; at any rate, he has to make an additional effort to convince a business man that he is.

In just the same way, a letter that is slovenly or inartistic in effect, one that offends good taste or fails to

conform to the accepted standards of correct business usage, is handicapped at the start. The message in words has to be much stronger and better to counteract the effect of the message that is in the letterhead, the inside address, and all the other mechanical parts of the letter, even to the paper used. On the other hand a letter that is correct in every detail of form has the advantage of making a favorable impression at the start. This will help the message in words.

The Authorities

But it may be asked, "What is correct?" The practice of the best business houses in the country is regarded as the standard of usage in matters of form in letters. Authorities differ, of course, on minor points, but on the essentials they are agreed. It is therefore necessary to know what the practice of good business houses is in regard to letterheads, color and kind of paper, inside address, salutation, margins, complimentary close, and signature.

Originality versus Convention

Letter writers and advertising men are continually looking for something that is different, because the thing that is different is more likely to catch attention. Some firms use stationery of distinctive colors; some adopt novel methods of writing the date, or the inside address, or some other part of the letter. Practically every firm has certain peculiarities of style in letter form that it practices continually.

Sometimes the results justify this departure from the standards of usage. More frequently they do not. The problem of the letter is not the same as that of the advertisement. The advertisement has to compete with

other advertisements, and therefore it must use novel forms, illustrations, display type, and other devices to attract attention. The letter stands alone. There is nothing else competing for the reader's attention when it is in his hands. If there are novel forms of letterhead, color, type, display, or anything else of the kind, they compete for attention with the message in words; and, as the message in words is the important thing, these novel forms are likely to defeat the purpose of the letter.

Here again consider the parallel of the personal representative. The best dressed man is clothed with such good taste and in such conformity to convention that his costume attracts neither favorable nor unfavorable comment. You see the man himself — not his clothes.

It follows then that it is a useless waste of energy to devise new ways for the writing of a name or an address. The message is the thing, and the reader's attention should not be distracted from it by eccentricities of form, whether they result from ignorance or from daring originality. There is room enough in the message itself for originality. Except in rare cases, the external form should not depart from the standards of good usage.

Stationery

Usage has decreed that business letters should be written on a sheet about $8\frac{1}{2}$ by 11 inches in size. This size is commended also for utilitarian reasons. It is convenient for the printer in cutting; it is convenient for the typist in transcribing; and it is convenient for the standard filing cabinets. The best business houses do not use half sheets; they prefer to write even a short letter on a full sheet. The paper should be white, reasonably thin, but firm in texture. Bond papers are most in favor by many of the best business houses.

Papers of light tints are sometimes used, and are not objectionable in the neutral or dull colors, such as gray and buff. Red, orange, salmon, pink, and yellow are bad. Not only are they contrary to good usage, but they are the colors of strongest attention value, and consequently most likely to draw the eye away from the message. They may sometimes be used in cases where the class to be reached has little education or culture. They are sometimes used also where the color has some significance in connection with the business. The "Yellow Store," may use yellow paper. It is doubtful whether the utility reason is sufficient to outweigh the disadvantageous impression. Nothing can be more effective than plain white.

Colors may be used to distinguish different branches of business in interdepartmental correspondence. Here colors have a significance they do not possess in letters written to outside houses.

What has been said of the paper applies generally to the envelope. Correct usage decrees that this be of the same paper as that used for the letterhead, and that the form of the corner card with return address shall be in harmony with the form of the letterhead. This corner card should be small and should contain only the necessary information. Some firms prefer to put the return address on the back of the flap of the envelope. This usage should be reserved for social purposes. For business purposes, the corner card in the upper left-hand corner, rectangular in form, and of moderate size is best.

The Letterhead

Whether the letterhead be printed, engraved, or lithographed, it should be dignified and conservative. It should not take over one-fifth of the sheet. We some-

times see letterheads that cover half the sheet. Aside from the fact that this takes space that should be reserved for the message, it gives an unpleasant, top-heavy appearance to the letter. The question of lithographing or engraving, as opposed to printing, is largely a matter of expense. Good effects can be produced by printing, but if the class reached by the letter is of a high degree of refinement and wealth, engraving or lithographing is usually effective enough to justify the increased cost.

The letterhead should be a head in fact, as well as in name. It should not occupy the left-hand margin of the paper or have a border extending all around the letter. It should not be printed or lithographed in several bright colors; nor should it be made up of several showy or clever illustrations. All these things are incorrect and are justified only by special conditions, either of the sending house, the proposition, or the class of readers.

Colors and Illustrations

The use of two colors in the letterhead is not considered objectionable, particularly if these two colors are red and black. They should, however, have some justification in utility and not exist simply for the sake of attractiveness. For example, if a concern has many branches in different cities, all using the same letterheads, it is frequently advisable to print in red the address of the office from which the letter goes out and to which it is desired that the reply be sent. Similarly, when it is desirable that a reply be addressed to some particular department, it is frequently well to print the name of this department in red.

So far as display is concerned, the use of two harmonious colors is approved by many authorities; neverthe-

Effective Letterheads

THE CURTIS PUBLISHING COMPANY
INDEPENDENCE SQUARE
PHILADELPHIA

ADVERTISING DEPARTMENT
WILLIAM BOYD
ADVERTISING DIRECTOR

OFFICES CHICAGO NEW YORK
PHILADELPHIA BOSTON SAN FRANCISCO

THE LADIES' HOME JOURNAL
THE SATURDAY EVENING POST
THE COUNTRY GENTLEMAN

NEW YORK
1 MADISON AVENUE
W. A. PATTERSON, MANAGER

ALEXANDER · HAMILTON · INSTITUTE

ASTOR · PLACE

NEW · YORK

Research · Department
Jeremiah W. Jenks · Chairman
H. M. Jefferson · Secretary

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Mail Order Advertising Service
39 East Forty-Second Street, New York City
Telephone Numbers Murray Hill 2128 and 2129

NEW YORK UNIVERSITY
SCHOOL OF COMMERCE
ACCOUNTS AND FINANCE

DEPARTMENT OF ENGLISH

GEORGE BURTON HOTCHKISS
EDWARD JONES KILDUFF

AFTERNOON AND EVENING SESSIONS

WASHINGTON SQUARE EAST
NEW YORK CITY

Collier's
THE NATIONAL WEEKLY
P. F. COLLIER & SON, INCORPORATED
416 WEST 13TH STREET
NEW YORK

B. KUPPENHEIMER & COMPANY
CHICAGO

less, for the same expenditure a better effect can often be secured by using only one color and having the letterhead engraved instead of printed.

Some firms of little repute use on their letterheads the picture of a tall office building in which they have only desk room. This practice has led to such wholesale deception that reputable firms frequently avoid using the picture of their office buildings or factories, even when such illustrations are genuine. We must never forget that the use of certain things by unscrupulous people sometimes establishes their incorrectness, just as their use by good business houses would have established their correctness.

For ordinary business purposes the effective letterhead is one that is simple and concise. A trade-mark is not objectionable, but on the whole it is best to use the letterhead mainly to give the name, address, telephone number, and business of the firm, and possibly the names of the chief officers. A lengthy statement of the products of the concern, of its size, extent, and resources, of the names of directors and stockholders, and so on, belongs not on the letterhead but on some inclosure. Pictures of the products and information about their manufacture also belong on some inclosure. The letterhead should represent the firm, not advertise it.

CHAPTER II

THE MECHANICAL MAKE-UP OF THE LETTER

Divisions of the Letter

Now let us consider the letter that is wholly written either by pen or by typewriter. It may be divided into six main parts, only one of which, the heading, differs from those of the letter that is written on a printed letterhead. In the latter, of course, the written heading consists only of the date.

In the letter that is wholly written or typed, the heading contains the mailing address of the writer, and the date. It is placed in the upper right-hand corner of the paper, an inch or two below the top of the paper and with the end of the last line at least one inch from the edge of the paper. It usually contains the street number, or post-office box, or rural free delivery route on one line; the city and state on the next, and the date on the third. The whole of the address, if short, may be written on one line; if there must be more than one line, the date should always occupy a separate line.

The street number should be written in figures, but should have no sign, such as "No." or "#," preceding it. Numbered streets and avenues under ten should be written in full, as *Fourth Street.* Numbers of two or more digits should be written in figures, as *145th Street.* East and West should not be abbreviated, nor should any name of a street, such as *Pennsylvania Avenue.*

The name of a city should not be abbreviated: *Phila-*

CORRECT FORM OF LETTER, TYPEWRITTEN ON LETTERHEAD

NEW YORK UNIVERSITY
SCHOOL OF COMMERCE
ACCOUNTS AND FINANCE

DAY AND EVENING SESSIONS

DEPARTMENT OF ENGLISH
GEORGE BURTON HOTCHKISS
TOWARD JONES KILDUFF
PHILIP OWEN BADGER

WASHINGTON SQUARE EAST
NEW YORK CITY

August 15, 1915.

Mr. Frank Brown,
2397 Broadway,
New York City.

Dear Sir:

We are very glad to hear of your interest in the School of Commerce, Accounts and Finance, and we take pleasure in sending you, under separate cover, a copy of our bulletin, which will give you most of the information you desire about our work.

After looking over the circular you may have further questions in regard to details. These we shall be glad to answer, and to give you any further information or advice that you may wish, either by letter or by a personal interview at this office.

The office is open daily from 9 a. m. to 10 p. m. and on Saturdays until 5 p. m.

Registrations are accepted now.

Yours very truly,

Major B. Foster

Secretary.

delphia should not be *Phila.*, nor *New York City, N. Y. City.* Names of states may be abbreviated, but the abbreviations should be those approved by the post-office authorities. (See appendix for list of Abbreviations.)

The date should always be written in full, as "Novem-

ber 21, 1916." Good business houses do not use such a form as "11/21/16." The practice of spelling out the entire date, as "November the twenty-first, Nineteen hundred and sixteen," is merely a passing fad of a few concerns.

EXERCISES

Rewrite in correct form

46 W. 9th St.
N. Y. City, Oct. 13th, '16

No. 152 Chestnut St.
Philadelphia, 10/12/16

#81 Elmwood Ave.
Youngstown, O.,
Apr. 20, 1916.

Write correctly the following headings:

1 nov 1 1905 tarrytown n y
2 brooklyn n y 408 atlantic ave 1916 april 12
3 janesville ind box 826 oct 5 1916
4 boston mass 26 shepherd st july 6 1916
5 st regis hotel 55th st and fifth ave new york city sept 7 1915
6 suite 35 caxton bldg chicago ill march 14 1917
7 r f d no 3 manhattan will co illinois april 25 1916
8 board of trade bldg cincinnati ohio june 26 1917
9 4 pauls terrace truro cornwall england june 23 1916
10 geisbergstrasse 15 wiesbaden germany october 17 1916

CORRECT FORM OF LETTER, PEN-WRITTEN ON PLAIN PAPER

44 North Wallow Street,
Jamestown, Ohio,
June 3, 1915.

Mr. John Clarke, President,
The First National Bank,
Jamestown, Ohio.

Dear Sir:

Mr. Stevens, your head book keeper, has just told me that you are likely to need an assistant clerk during the summer while some of your regular clerks will be away on their vacations. Please consider me as an applicant for the position.

I am seventeen years of age and have one more year to complete in the high school before graduation. I have had no business experience, but my school record has been good, especially in mathematics.

Mr. Stevens, and the principal of the Jamestown High School, Mr. W. W. Smith, will be glad to tell you more about my character and ability.

The position appeals to me strongly because I hope to go into banking work after finishing school. If you give me a trial I shall do my best to satisfy you.

Very truly yours,
Paul Mason.

Inside Address (or Introduction)

The inside address contains the name and address of the person to whom the letter is written. It is placed at the left-hand margin of the letter at least one inch from the edge of the paper. The practice of allowing it to project beyond the left-hand margin is adopted by some houses, but has little merit. The wording should be practically the same as the superscription on the envelope, except that it is not considered absolutely essential, though desirable, to include the street address. The city and state must be given.

The first line begins flush with the margin. Both the following arrangements are correct:

Mr. John B. Smith,
32 Waverly Place,
New York City.

Mr. John B. Smith,
32 Waverly Place,
New York City.

The name of a person should be preceded by his proper title, as "Mr.," "Dr.," "Honorable," "Colonel," and the like. The title to use with a firm is "Messrs." which must not be further abbreviated to "Mess." It is now considered allowable, though not advisable, to omit this title altogether. In the case of an incorporated company the word "The" should be used, unless it appears from the letterhead of the corporation or from other certain information that this word is not necessary. It is always correct to use the form adopted by the corporation itself. The title "Esq." is sometimes used in addressing a man, but it is becoming obsolete in business, except in a few special fields. When used, this title should follow the name and no other title should precede the name.

The same rule for abbreviations that was stated in regard to the head holds for the inside address. It is correct to place a comma at the end of each line except the last, which should have a period. Many firms, however, now omit all punctuation from the inside address, and it is probable that this usage will soon become general.

The following forms are not allowable:

Mr. John Jones, Dear Sir:	Mr. John Jones, City, Dear Sir:

Exercises

Rewrite the following inside addresses in correct form:

1 Mr. Richard Hubbard, East Orange, Mo.

2 Mess. R. H. Martin & Co., 196 Main St., City.

3 Standard Oil Co. of N.Y., 26 Broadway, N.Y. City.

Salutation

The salutation is also placed flush with the left-hand margin directly below the inside address. It is used simply as a mark of respect and should be as simple and inconspicuous as possible. The correct forms are "Dear Sir:", in addressing a man; "Gentlemen:", in addressing a firm or corporation; "Dear Madam:", in addressing a woman, whether married or unmarried; "Ladies:", in addressing a firm or company of women. If greater formality is desired, the word "My" may be prefixed to "Dear Madam:", or "Dear Sir:". In this case it should be noted that the second word is not capitalized. The form is "My dear Sir:", or "My dear Madam:".

In case the person addressed is personally known to the writer, but the letter is a business communication, it is proper to use "My dear Mr. Smith:" or "My dear

Miss Jones:", as the salutation. The same forms may be used with "My" omitted when there is occasion for still less formality. Salutations other than those mentioned are not in correct form, and should not be used in business letters. "Dear Sirs" is passing out of use. The salutation is followed by the colon or comma (never the semicolon), with or without the dash. The colon alone is best and is now coming into general use.

Some enterprising firms incline to the practice of omitting the salutation on the ground that it is unnecessary and takes away from the personal appeal of the letter. As a matter of fact, the use of conventions of this kind is so general that if the forms are correct they are unnoticed, and the reader's eye naturally first strikes the beginning of the message.

Exercises

Rewrite the following inside addresses and salutations in correct form:

1 Thomas A. Edison, Inc.,
Orange, N. J.
Dear Sir;

2 Miss Alice Brown,
Elmhurst, Iowa,
Dear Miss:

3 Messrs. Scott and Bonne,
Boston, Mass.
Dear Sirs:

4 Mr. Arthur Wall,
Oakland, Calif.
My Dear Sir:

Write the following introductions and salutations correctly:

1 frederick brown mountain lakes new jersey

2 john fulton young physician 58 collins st pittsburg penn

3 the novelty manufacturing company youngstown ohio gentlemen

4 prof j scott clark northwestern university evanston illinois my dear sir

5 fredrick a smith inc 517 park place n y city dear sir

6 mr j r tomlinson president of the trust and savings bank clinton iowa dear sir

7 mr julius haight sec of the board of education room 12 brewster building scranton penn my dear sir

8 the public service company jefferson st white plains minn gentlemen

9 american book company 100 washington square new york city gentlemen

10 messrs barker and whitehouse bankers 4 cathedral lane london england

11 mr john wanamaker broadway and ninth street new york city dear sir

12 prof john riley dean of the graduate school bristol college bristol england

13 richardson and smith furniture dealers 882 cass street aurora illinois

14 swanson and johnson dressmakers carter building kalamazoo mich mesdames

15 b altman and company fifth ave and 34th street new york gentlemen

The Body of the Letter

So far as form is concerned, there is little to be said about the body of the letter. It should be written or typed in ink that is not inharmonious with the heading (if a letterhead is used) and that is as legible as possible. Black and blue-black are the best colors for ordinary purposes.

The body of the letter should be well displayed on the page. If the letter is short, margins should be wide and ample space should be left at the top. In typewritten letters of ordinary length the lines should be single spaced with double spaces between the paragraphs. In the pen-written letter twice as much space should usually be left between the paragraphs as between the individual lines.

All the paragraphs should begin the same distance from the margin, and this should be the same for all letters regardless of the length of the salutation. Some

writers begin the first paragraph directly under the end of the salutation, wherever this happens to come, and begin all other paragraphs a certain fixed distance from the margin, say ten spaces or one inch. This form is not correct. Among progressive business houses there is a growing tendency to begin all paragraphs at the margin, and to separate the paragraphs only by wider spaces. The more conservative houses, however, still indent the paragraphs.

If more than one page is necessary for the letter, the second page should not have a letterhead, but should be of the same size and quality of paper as the first page. It may have the name and address of the sender in the upper left-hand corner. It should have in the upper right-hand corner the name of the person to whom the letter is sent and the number of the page. Care should be taken to see that the last page of the letter does not contain simply the complimentary close and the signature. A different arrangement of the margins and spaces on the previous page will make it possible, either to complete the letter on the page, which is preferable, or to put a larger amount of matter on the last page.

Exercise

Rewrite the following section of a letter in correct form throughout:

R. F. D. Route #2
Dubuque, Iowa, Aug. 11, '16.

Sears, Roebuck & Co.,
Chicago,

Dear Sirs:

Please send me one of your large catalogues, and full information about farm implements.

I should also like to inquire how long it would take to make delivery of goods.

Complimentary Close

Like the salutation, the complimentary close is simply a formal expression of respect and should be as inconspicuous as possible. It should begin below the message, about half way across the page, and should not be preceded by such expressions as "I am," "I beg to remain," or "Believe me."

The forms most approved for business letters are, "Yours truly," "Yours very truly," "Very truly yours." There seems to be little necessity for other forms. In the case, however, of letters written to an acknowledged superior in position, "respectfully" may be substituted for "truly."

"Cordially," "sincerely," and "faithfully," should be reserved for friendly and social communications. Many persons feel that when these are used in business letters, the writer is becoming too familiar. Inasmuch as the complimentary close is only a form, it should not distract attention from the message. Only the first word of the complimentary close should be capitalized, and the words should never be abbreviated.

Some concerns make a practice of varying the complimentary close to suit special conditions. "Yours for more business," "Yours for quick action," "Yours persistently," are only a few illustrations. Such eccentricities may have slight value in a certain class of sales letters, but as a rule they are as much out of place as the old-fashioned "Your humble and obedient servant."

EXERCISES

Rewrite the following complimentary closes in correct form:

1 Y'rs resp'lly,
2 Yours Very Truly,
3 Yours faithfully,
4 Yours respectively,

The Signature

The signature is written below the complimentary close and as near the right-hand margin as convenient. If the name and position of the writer appears on the letterhead, the signature only need appear at the bottom; otherwise, it should be followed by the title, if any, as "Assistant Secretary." For protection in case of legal questions, it is wise to use the firm or corporation signature, together with that of the writer, even though he is the president or the secretary. If the writer has no title, the name of the firm may be typewritten and below it the writer's name may be signed, preceded by the word, "by" or "per." "By" is preferable. In no case should the signature of the writer, if a man, be preceded by any title, as "Mr.," or "Professor," or "Dr."

An unmarried woman writing to a stranger may put the word "Miss" in parenthesis before her signature; as "(Miss) Kate Smith." In recent years it has become an accepted usage to omit the *Miss*, except where its omission might be misleading. A married woman may sign her full name, including her maiden name, and below it place in parenthesis her married name, as "Kate Smith Brown (Mrs. John Brown)." It is also permissible to sign simply the married name, as "Mrs. John Brown."

It frequently happens that the name of the writer does not appear in the letterhead and that the signature is practically illegible. There is little excuse for this, but if the writer is unable to sign his own name in such a manner that it can easily be read, he should have it typewritten and sign below it. A rubber stamp facsimile signature is acceptable from a legal standpoint, but not from the standpoint of correct usage.

Good business men avoid the use of such rubber-

stamp forms as "Dictated by Mr. Jones, but signed during his absence and subject to correction." It is sometimes unavoidable, but more often it is an indication that the writer has set his interest above that of the reader. If the writer considers the letter unimportant, as such a stamp implies, the reader is also likely to consider it unimportant. He may have the letter signed by someone else, with an initial, but he should not offend the reader by calling attention to the fact that he lacked time or inclination to do it himself.

Miscellaneous Matters

A postscript is frequently appended to a letter, but this need no longer be heralded by the familiar "P.S." Postscripts nowadays do not usually contain something that the writer has forgotten, but something to which he wishes to call particular attention by setting it off by itself; as, for instance, "We have only 213 of these books left. An early order is therefore advisable."

In certain cases a letter is written to a firm, but it is desired that it should have the personal attention of a certain individual. This is usually secured by writing above the salutation "Attention of Mr. Smith." This may be placed below the salutation, but the other position is preferable. Other personal directions for the letter may also be placed here. Similar directions are occasionally placed on the envelope. In this case they should occupy the lower left-hand corner.

Directions which are simply useful to the firm sending the letter should be placed in the most inconspicuous position and occupy the least possible space. The best position is the lower left-hand corner of the page. Here should be placed the initials of the person dictating and

Business Envelope, with Type-written Superscription

NEW YORK UNIVERSITY
SCHOOL OF COMMERCE
ACCOUNTS AND FINANCE

Professor Frank Alvah Parsons,
New York School of Fine and Applied Art,
2237-2239 Broadway,
New York City.

Plain Envelope, Pen-written Superscription

Mr. John Clarke, President,
The First National Bank,
Jamestown, Ohio.

those of the person transcribing the letter, and any other data that are useful only to the firm sending the letter. It is not correct nor is it courteous to place in a con-

spicuous part of the page "Dictated by John W. Smith to J. Harper." These matters are not properly part of the message.

There is a correct and an incorrect way of folding the letter and inclosing it in the envelope. The best form is to fold the letter so that the bottom edge is even with the top or about a quarter of an inch below it. The right-hand third is then folded over upon the middle third, and the left-hand third folded over in such a way that it comes within about one-half inch of the first crease. It is then convenient for inclosing and is easy to open.

Some firms fold the bottom half of the letter in such a way that a part of the letterhead is visible as soon as the letter is opened. Like most other fads, this lacks sufficient utility to justify the departure from accepted usage.

The letter should be placed in the envelope so that the free edge will come towards the flap, or back of the envelope, and all inclosures should be placed toward the front of the envelope or folded within the letter.

The envelope itself should have as a superscription, the complete mailing address of the person or firm to whom it is to be sent, with only such abbreviations as are authorized. The following arrangements are correct:

Mr. John Jones,	Mr. John Jones
32 Waverly Place,	32 Waverly Place
New York City.	New York City

Exercises

Write in proper form, with correct capitalization and punctuation, the given parts of the following letters:

1 8 locust st utica n y sept 3 1916 wm wallace esq chardon ohio dear sir yours truly horace smith

2 room 43 tribune bldg harrisburg penn oct 13 1915 messrs clayton brooks and griffin cor central park and west high st sioux city iowa gentlemen yours truly harrisburg tube company james mason sec

3 207 center st plainfield michigan the spot cash grocery 121 main st joliet illinois gentlemen yours mrs christine gordon

4 1115 west 10th street st louis mo july 13 1916 dr l a parsons director of the free medical dispensary 98 chester road birmingham england dear sir yours respectfully miss jane patten

5 office of henry barto and co bankers 33 wall st new york city usa sept 30 gary price esq 34 elm grove road cotham bristol england dear sir yours respectfully

6 courtney house gloucester road cardiff wales april 2 1906 miss caroline goodman c/o dresdener bank hamburg germany sincerely yours abner brown

7 mr silas anderson r f d no 3 danbury conn dear sir yours truly acme floral company 15 curzon st portland maine

8 courtland brown m a university of illinois urbana illinois dear sir yours respectfully george davis box 26 gary ind

CHAPTER III

OFFICIAL AND SOCIAL FORMS

Official Letters

It frequently happens in business that letters are written on matters that lie outside the regular field of business; in other words, letters in which the question of monetary profit is not directly concerned. They are called "official letters" since they are sent usually to government officials, officers of a society, members of a committee, or officials of institutions other than those of a money-making character. They are also written sometimes to the officers of a corporation on matters that lie outside the routine business. Such letters would also be classed as official letters.

The official letter differs from the business letter mainly in form. It is usually written on stationery different from that used for business letters. There are no standards of usage that have been generally adopted for the size and shape of this paper, but as a rule it is in the form of a folder similar to the ordinary note paper. Sometimes it is in the ordinary size, $8\frac{1}{2}$ by 11 inches, and sometimes it is only about half this size. The letterhead usually contains only the name and the official position and address of the writer. The general preference is to have this on what would ordinarily be considered the back page of the folder. This is, of course, the first page to be written on. If a second page is necessary the other outside page is used.

There are some differences in style and tone between the official letter and the ordinary business letter. Official letters themselves, however, differ in this respect. They can best be considered under two headings, — the "formal," and the "informal."

Formal Official Letters

Formal letters are those written to government officials, members of congress, officers of the army and navy and others in high positions, and generally to all business men except those with whom the writer has close personal acquaintance. The informal letters are those to personal acquaintances of the writer.

In both cases the mechanical make-up of the official letter differs in one important respect from that of the ordinary business letter. The inside address is written at the close of the letter at the left-hand side instead of above the salutation. In the case of the formal letter, all titles should be given in full; no abbreviations should be used. As correctness in this matter is absolutely necessary, it is worth while to give here a brief explanation of the common titles:

The titles "Reverend" and "Honorable," and the foreign title "Sir" should be used with the first names unless "Mr." is included, as "Reverend Samuel Jefferson." "Reverend Jefferson" is incorrect. When used in the body of a letter, "the" should precede the title, as "the Honorable James Gordon will address the meeting," or "the Reverend Mr. Knox hopes to be present."

With the title of "Doctor" or "Professor" the first name may or may not be used, according to choice, as "Professor Wildman" or "Professor John R. Wildman." "Prof. Wildman" is not allowable.

FORMAL OFFICIAL LETTER

32 Waverly Place,
New York City.
May 10, 1915.

Sir:

The Triad League wishes to express to you its cordial appreciation of the excellent address you gave at the annual banquet on May the eighth. It was a real inspiration to all the members. The League also thanks you for your generous offer of books and will certainly take advantage of it at an early date.

Respectfully yours,
John L. Stimson,
Secretary.

Mr George French
Glen Ridge, New Jersey.

Under the laws of the United States no fixed titles are attached to any of the federal officers. Certain rules, however, which have been established by custom should be followed.

The President should be addressed *The President.* A governor should be addressed *His Excellency the Governor*, and a mayor *His Honor the Mayor.*

All judges and justices, with members of Congress and members of a State legislature are entitled to "Honorable." Senators of the United States are usually addressed "Senator," as *Senator Henry Cabot Lodge*, or *Honorable Henry Cabot Lodge, United States Senate*, if the Senate Chamber is used as the destination of the letter.

Members of the House of Representatives are addressed "Honorable," as *Honorable Carter Glass, House of Representatives.* In state legislatures the same usage prevails.

Titles are written out in full, however long they may be, as "Lieutenant-General."

Titles that indicate temporary positions such as "Superintendent," "Agent," etc., are written after the name, as *Mr. John Stuart, Agent.* Honorary degrees, likewise, follow the name and are, unlike titles, generally abbreviated, as "D.D.," "LL.D.," etc.

As it is very important in formal official letters that the correct titles should be used, the student should familiarize himself with the title or titles of any person to whom he writes such a communication.

In the formal letter, the salutation is usually "Sir." The complimentary close is "Respectfully" or, "Very respectfully." In the body of the letter the strictest formality is observed; no colloquial expressions are permissible; no abbreviations should be used. Frequently the third person is used throughout in speaking of the writer. The language is dignified to the point of coldness and stereotyped phrases are not objectionable. The following example will illustrate:

121 West Broadway,
New York City,
September 1, 1916.

SIR: .

In accordance with your instructions a careful investigation has been made into the method at present employed by the Blanco Specialty Company in selling the "English tea pot."

The detailed report of this investigation together with suggestions for certain changes in the method is herewith inclosed.

Should there be any points upon which further information is desired, the undersigned will be glad to consider them at your request.

Respectfully yours,
FORREST CLARK

Mr. Samuel Blank, President,
The Blanco Specialty Company,
New York City.

Informal Official Letters

In writing to a person with whom you are personally acquainted, it would be undesirable to use the stilted formal style. The mechanical make-up of the letter, however, should be the same as that of the formal letter, with the exception that the inside address, though placed at the bottom of the letter, should contain only such title as you would ordinarily use in addressing the reader. In all other respects the informal letter is the exact opposite of the formal. Like the social letter, it may be of any style that the writer chooses; the only requirement is that it should be adapted to the reader.

The salutation is usually "Dear Smith," or "Dear Mr. Smith," or "Dear Jack," or anything else the writer pleases. The inside address, if used at all, is placed at the end as in the formal official letter. The complimen-

tary close may be, "Sincerely," or "Cordially," or "Faithfully." Others are frequently used.

INFORMAL OFFICIAL LETTER

May 6, 1915.

Dear Mr. Smith:

A financial statement of the activities of the Educational Committee for the past season has just come to hand, showing a profit of $547.22.

That is splendid. Each division of the work has done well. The Book Sales division has added a liberal profit. The Building of an Advertisement Course has shown a decided profit. The Public Speaking Course, a new departure, has taken in more of the League's membership than any other series of lectures, (83%) and has been expolited to considerable extent in Associated Advertising. This course, too, has yielded its profit.

Your Chairman, Mason Britton, is to be highly congratulated. But he could never have achieved such results without the sincere cooperation which you have given the work. It is such cooperation, fellow-workers, that will make the League go forward to greater achievement.

I want to sincerely thank and compliment you and your fellow members of the Educational Committee for the accomplishment of so successful an undertaking.

Cordially yours,

Harry Tipper

President.

Mr. John B. Smith,
One Madison Avenue,
New York City.

EXERCISES (formal official letters)

1 Write a letter to the governor of your state requesting his presence at the centennial of your home town, and asking him if he will address the citizens.

2 Write the governor's reply.
3 Write a letter to your representative in the state legislature asking that he interest himself in the cause of equal suffrage in your state.
4 Write his reply.
5 Write to the city council in your city requesting that there be more adequate lighting of the street on which you live.

EXERCISES (informal official letters)

1 James Forbes, advertising manager for the Golden Rule Store, and President of the Ad Men's League of Superior, Minnesota, writes to Mr. Willis Brown, Editor of the Superior Leader, requesting him to address the League. Write the letter.
2 Considering yourself a merchant in a town of five thousand inhabitants in the Middle West, write to another merchant in your town suggesting the advisability of having a Home Coming Week and asking his opinion.
3 Write the merchant's answer.

Informal Social Letters

Social letters, like official letters, may be divided into two classes: the informal and the formal. The informal is the larger class, and includes all general correspondence and most invitations, acceptances and regrets, and the like, when sent to personal acquaintances. Informal letters are always written in the first person. The formal class includes invitations, acceptances and regrets written for ceremonious occasions such as weddings and receptions. Formal letters are written in the third person.

Usage has not standardized the form of the social letter and many different forms are equally correct. The paper used is the ordinary small folder sheet. The best color is white, although women are permitted to use tints. Linen and fabric textures are preferred for women; bond paper for men. The paper for men is usually of a somewhat larger size than that for women.

INFORMAL SOCIAL LETTER

84 Elm Street,
Malden, Mass.
June 6, 1915.

Dear Mrs. Dodge:

I am very sorry that I cannot accept your delightful invitation to go motoring with you and Alice next Saturday. As you know, mother has not been well lately, and Saturday is the day I always give to her. Besides, we are expecting guests for the week-end, so I must be at home to help.

I want you to know that I appreciate your thoughtfulness, and that I would certainly be with you if I felt I could.

Most sincerely,
Helen Ware.

Mrs Henry Dodge,
The Cedars,
Medford. Mass.

A social note that fills not more than four pages of a single sheet may be arranged in almost any order the writer prefers. For most purposes, however, it is best to write on pages one and three, and then if the material requires, on pages two and four. If it is apparent that the letter will be more than four pages long, it is best to fill the pages in regular order and to number them.

The address of the sender and the date should be placed in the upper right-hand corner of the first page, an inch or more from the top. In the case of a brief note, the street and address is considered sufficient without the name of the city, provided the letter is sent to some one in the same city.

The salutation is determined by the degree of friendship between the writer and the reader. The use of the word "dear," however, does not suggest affection. "Dear Miss Brown" could be written to a comparative stranger, but it is decidedly more formal to write, "My dear Miss Brown." The use of the word "friend" in place of "dear" is vulgar. The following forms are correct:

My dear Mrs. Smith,
Dear Miss Brown,
My dear Mrs. Jones,
Dear Frank.

For the complimentary close the forms, "Sincerely yours," "Faithfully yours," and "Cordially yours" are most appropriate. "Truly" and "respectfully," should be reserved for business letters.

The signature, whether of a man or a woman, should consist of the surname with the given name prefixed: "Thomas Brown"; "Alice Brown." If, however, Mrs. Brown is writing to a comparative stranger, she may,

as in a business letter, add her married name in parenthesis underneath her signature; as "(Mrs. Thomas Brown)." Under similar circumstances an unmarried woman may prefix to her signature the word "Miss" in parenthesis, as (Miss) Alice Brown.

The following examples will illustrate the informal social notes and invitations:

439 East Thirty-third Street,
October 10, 1916.

My dear Mr. Smith:

Mr. Brown and I have just returned to the city and have learned that you are to be here for the next few weeks. We are anxious to see you and to have a good talk with you about old times. Can you not arrange to take dinner with us next Wednesday evening, October Nineteenth, at seven o'clock?

We hope that you have no previous engagements that will prevent your coming.

Most cordially yours,
Alice Brown

Mr. John Smith,
Biltmore Hotel,
New York City.

Biltmore Hotel,
October the Eleventh.

My dear Mrs. Brown:

I am delighted to have this opportunity to see you and Mr. Brown once more and take great pleasure in accepting your invitation for next Wednesday evening, October the nineteenth.

I believe that I have a few items of news that will interest you.

Sincerely yours,
John Smith

Mrs. William Brown,
439 East Thirty-third Street,
New York City.

Biltmore Hotel,
October the Eleventh.

My dear Mrs. Brown:

It is with a great deal of regret that I am compelled to decline your cordial invitation for next Wednesday evening. A previous engagement makes it impossible for me to accept.

Faithfully yours,

John Smith

Mrs. William Brown,
439 East Thirty-third Street,
New York City.

Exercises (informal social letters)

1 Mrs. John Ruterford, a friend of yours, has recently been injured in an automobile accident. You are sending her some flowers and a letter expressing your sympathy. Write the letter.

2 You have been visiting an old lady, a friend of your mother. Upon your return home you wish to thank her for her hospitality. Write the letter.

3 You have been visiting a school friend. Write to her thanking her for making your visit pleasant.

4 Write to a business friend asking him to take luncheon with you at Hotel Astor and talk over a matter of mutual interest.

5 Write his acceptance.

6 An old friend whom you very much wished to see has called in your absence. Write expressing your regret that you were not at home and invite him to dine with you.

7 An author has sent you a complimentary copy of his book that you have read with interest. Write thanking him for his courtesy and express your appreciation of the book.

8 You have been made chairman of the welfare work in your church. Write to a friend asking her to serve on a committee.

Formal Social Letters

For ceremonious occasions, such as weddings, receptions, and the like, the invitation should be written in the third person. Engraved cards are often used, in

which only the date of the function and the name of the guest are to be supplied. Whether partly or entirely written by hand such an invitation is issued in the name of host and hostess jointly and runs as follows:

699 West Seventy-first Street
Mr. and Mrs. William Smith
request the pleasure of
Mr. Wellington Jones's
company at dinner
On Tuesday evening, January the tenth
at eight o'clock

December the twenty-seventh

The nature of the occasion determines whether or not a formal invitation requires an answer. For a dinner invitation a reply should be sent immediately. A reception invitation, on the other hand, does not demand a reply. It is considered good form, however, if one cannot attend, to send one's card by messenger or mail. Church weddings require no reply.

When the sender of an invitation desires a reply, and it is not apparent from the nature of the occasion that it is necessary, the letters "R.s.v.p." are frequently placed below at the left. They stand for the French, — "Repondez s'il vous plait." Only the first of these initials should be capitalized. Many persons now incline toward the substitution of the English words, "An answer is requested."

An answer to an invitation should always follow the

form, and as nearly as possible the phraseology, of the original. If the invitation is formal, the answer must be formal and in the third person. An answer in the third person must never be signed. In fact, the formal and informal must never be combined. It should be one or the other: first person or third person throughout.

The following examples will illustrate:

509 Gould Hall
University Heights
Mr. Wellington Jones accepts with pleasure the invitation of Mr. and Mrs. William Smith for Tuesday evening, January the tenth, at eight o'clock.
December the twenty-eighth.

Mr. Wellington Jones regrets sincerely that approaching absence from the city prevents his acceptance of the kind invitation of Mr. and Mrs. William Smith for Tuesday evening, January the tenth.
University Heights,
December the twenty-eighth.

The inside address is ordinarily not given in social letters. If it is included in the informal letter it should be placed below the letter, at the left-hand side as in the official letter. In any case the superscription on the envelope should be complete and correct.

The proper titles in case of a man are "Mr.," "Dr." or "Rev." "Esquire," is occasionally used in place of "Mr.," but it is not preferred. A married woman, unless widowed or divorced, is addressed under her husband's name, as "Mrs. Robert Ames," not "Mrs. Mary Ames." A widow may retain her husband's name if she chooses.

The eldest daughter is addressed simply as "Miss Ames," and her younger sisters are addressed as "Miss Alice Ames," "Miss Margaret Ames," and the like.

Invitations to husband and wife should be addressed to them jointly, as "Mr. and Mrs. Thomas Brown." The daughters' invitations may be addressed individually, or to "The Misses Brown." To the sons, individual invitations must be sent. A reply to an invitation issued jointly by the host and hostess should be addressed to the hostess only, not to both.

EXERCISES (formal social letters)

1 Mr. and Mrs. Gordon Leigh invite Mr. Stewart Knight to dine with them formally at their home, 54 Central Park West, December 24th, 1916. Write the invitation.

2 Write Mr. Knight's acceptance.

3 Mr. Knight will not be in the city December 24. Write a letter expressing his regret.

4 Mrs. Clayton Mills is presenting her daughter Juliet to society at a tea given at the Ritz Carlton on the afternoon of November 10, 1916. Write the invitation to yourself.

5 Mr. and Mrs. Harold Seymour invite you to attend their daughter's wedding at their country home, Cedarhurst, Danbury, Conn. Write the invitation.

6 Write your acceptance.

7 Write an invitation to Mr. Marshall Dyer to attend a dinner and dance given by you at Hotel Gotham, New Year's Eve, 1916.

8 Write a letter expressing your regret at not being able to attend.

CHAPTER IV

REMITTANCES

Silver and Stamps

So many business communications involve the payment of money that it is advisable to know the most common methods of remittance, together with their advantages and disadvantages.

Money, in the form of silver or currency, or stamps, except in very small amounts, should never be remitted through the medium of the ordinary mail service. There is no certainty of safe delivery. Besides, the sender can in no way retain or receive evidence that he has sent the money or that the addressee has received it.

Money should be remitted in such a form that the receiver may convert it into cash without expense or inconvenience, and that the sender may receive some evidence of the addressee's having received it.

It is possible to disregard this rule on the express invitation of the payee, who volunteers to assume all risk. This often happens in offers made through advertisements and sales letters.

If for this reason, or for reasons of convenience, it is decided to remit silver, a coin card should be used for the purpose. A coin card may easily be made by cutting a hole of the proper size in a piece of stout cardboard. After the coin is inserted, slips of paper may be pasted over each side to hold it in place. Stamps should be wrapped in oiled paper and inclosed in a small manila envelope.

Registered Mail

To insure special care in transmission and correct delivery, valuable letters, papers, and other articles should be registered. A return receipt, signed by the recipient and showing delivery, will be returned to the sender, if such a receipt is requested at the time of mailing. This receipt, however, does not furnish any direct evidence of the contents of the letter or parcel; therefore it is not a complete record of a transaction, and for that reason is not ideal for business purposes. Registration is simply an added safeguard, which is sufficient for most cases that do not involve large sums or matters of great importance.

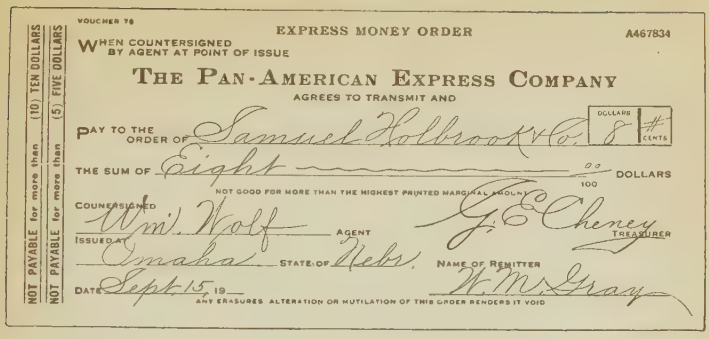
Postal Money Order

The postal money order is a simple and convenient method of making remittances and it furnishes definite proof of the amount remitted. Its only defect is that the receipt given by the post office does not show on its face the name of the remitter, nor is it a receipt from the receiver that the money has been received. For sending amounts up to twenty-five dollars, it is probably the most useful form.

Express Money Order

The express money order bears upon its face the name of the remitter and the amount remitted. Before being paid, it must be indorsed by the receiver by signing his name on the back. It thus becomes a complete record of a transaction. After payment, however, the express order becomes the property of the company that issues it. The express order is cheaper than the postal order for remitting large sums, and is used by large business houses.

EXPRESS MONEY ORDER


VOUCHER 78

EXPRESS MONEY ORDER

A467834

WHEN COUNTERSIGNED BY AGENT AT POINT OF ISSUE

THE PAN-AMERICAN EXPRESS COMPANY

AGREES TO TRANSMIT AND

PAY TO THE ORDER OF Samuel Holbrook & Co.

DOLLARS 8 CENTS #

THE SUM OF Eight 00/100 DOLLARS

NOT GOOD FOR MORE THAN THE HIGHEST PRINTED MARGINAL AMOUNT

COUNTERSIGNED Wm. Wolf AGENT

G. E. Cheney TREASURER

ISSUED AT Omaha STATE OF Nebr. NAME OF REMITTER W. M. Gray

DATE Sept. 15 19

ANY ERASURES ALTERATION OR MUTILATION OF THIS ORDER RENDERS IT VOID

NOT PAYABLE for more than (10) TEN DOLLARS

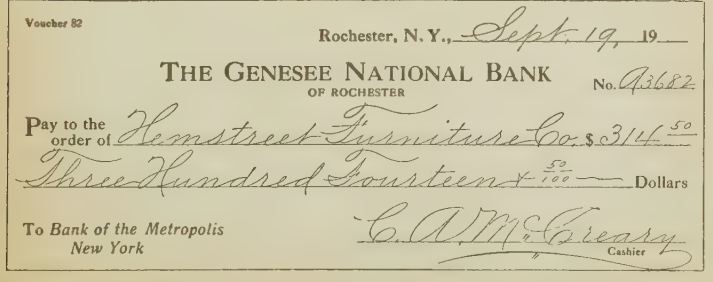
NOT PAYABLE for more than (5) FIVE DOLLARS

Bank Draft

A bank draft may be made to serve as a complete record of a transaction in the following way: The draft is drawn payable to the remitter's own order, and he indorses it to the person who is to receive it. The receiver indorses it at his own bank where he cashes it; then the draft is returned to the bank of issue where it becomes thereafter available to the remitter as a receipt.

Owing to the risk of loss or delay involved in ocean traffic, foreign drafts are drawn in triplicate; upon the payment of any one, the others become invalid.

BANK DRAFT


Voucher 82

Rochester, N. Y., Sept. 19, 19

THE GENESEE NATIONAL BANK OF ROCHESTER

No. 93682

Pay to the order of Hemstreet Furniture Co. $ 314 50/100

Three Hundred Fourteen 50/100 Dollars

To *Bank of the Metropolis New York*

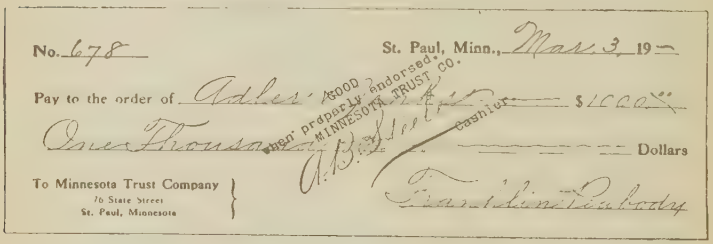
C. A. McGreary Cashier

Check

PERSONAL: A personal check is a form of sight draft drawn by a person upon a bank in which he has money on deposit. It is a safe and convenient way of paying money. Moreover, it is a complete record of a transaction, since it bears the amount and name of the remitter, and also the name of the receiver. It returns to the remitter with the signature of the receiver on the back, and becomes a receipt for the amount paid.

The remitter should, however, bear in mind that in large cities there is a charge for cashing and collecting any check or draft drawn upon an outside bank. A debtor in Constableville, New York, should not send to New York City his personal check without adding to the amount of his indebtedness a sum sufficient to pay the collection charge which will be made at the creditor's bank.

CERTIFIED CHECK



CERTIFIED: A certified check is a check of a depositor, drawn to the order of some person. Across the face of the check the bank, by the word "good" or "certified," the date, and the signature of the cashier or paying teller, certifies as to the correctness of the signature. It also certifies that the account of the remitter is in funds to meet the check when presented for payment in regular course.

The certified check is a convenient means of remitting money to a person who lives at a distance, and who is not acquainted with the validity of the remitter's credit.

Cashier's Check

No. 74

Chemical National Bank

New York, Dec. 12, 19—

Pay to the order of Peter W. Hyde & Co. $ 675.00

Six Hundred Seventy-five & no/100 Dollars

Ellsworth Hicks
Cashier

Cashier's: A Cashier's, Secretary's, or Treasurer's check is a check of the bank on itself. It is an order given by the cashier or paying teller instructing him to pay a sum of money to the person mentioned in the check. As a medium of exchange it is equivalent to a certified check or bank draft.

For remitting small amounts stamps or silver may be used. For sums ranging from one dollar to twenty-five the postal order and personal check are the most useful. Larger sums may be remitted by express order or by check. Papers and articles of value should be sent by registered mail.

Exercises for Oral Practise

1 Henry Brown of Danville, Illinois, orders from Reilly and Britton, Publishers, Chicago, one copy of "Diane of the Green Van," price $1.35 net. He incloses his check in payment. For what amount should it be made out? Why? Could he have paid for the book in a less expensive way?

2 I see in a mail order advertisement that I can secure from the Acme Floral Company, Utica, New York, six Chinese lily bulbs for 25 cents. How shall I remit the money?

3 Nathan Graham has agreed to buy at Mountain View, New York, a summer home for $5,000. One thousand dollars is to be paid down, the remainder on the installment plan. How shall he most economically remit the money to the owner's satisfaction, to whom he is a perfect stranger?

4 I have in my possession a valuable pin belonging to my sister in Rochester. How may I safely send it to her?

5 What precaution should be observed in remitting stamps?

6 John Grey, who is a stranger to me wishes to buy from my store goods amounting to $35.00, and in payment to send me a personal check by mail. I wish to accomodate him. How am I to secure myself against being cheated?

7 How can I send $45 by postal order? By what means can I send that amount more economically?

8 As a complete record of a transaction, what advantage has the express order over the post-office order?

9 Under what circumstances would you prefer to receive a certified check rather than a personal check?

10 Why are foreign bank drafts issued in triplicate?

CHAPTER V

TELEGRAMS AND CABLEGRAMS

Essential Qualities

TELEGRAMS and cablegrams call for expression that is clear and at the same time brief. Clearness is of course of first importance in any communication; no condensation must be attempted that will obscure the meaning to be conveyed, or make the message subject to a double interpretation. If the meaning cannot be made clear in ten words, by all means use as many words as are necessary for the purpose. Although all unnecessary words should be omitted for the sake of economy, nothing is gained by reducing a message to less than ten words, since the minimum charge is made for ten words or less.

In condensing a telegram it is permissible to omit the first personal pronoun, where this is certain to be understood. Other condensation should consist in omitting descriptive adjectives and adverbs and unimportant connectives, and in making one word serve as two whenever it conveys the entire meaning intended.

Verbose Telegram:

Hartford, Conn.
April 1, 1916

Pullman Company
Grand Central Terminal
New York City

Please make reservation of one section on Twentieth Century Limited express for Chicago on April fourth. I will call for tickets tomorrow.

JOHN SMITH

Improved:

Hartford, Conn.
April 1, 1916

Pullman Company
Grand Central Terminal
New York City

Please reserve section Twentieth Century Chicago April fourth. Will call for tickets tomorrow.

JOHN SMITH

Telegrams (and cablegrams) must be clear, regardless of punctuation. The telegraph company does not hold itself responsible for punctuation. For this reason it is wise to avoid involved and complex sentences.

In telegrams on official matters and others outside the scope of ordinary business, it is wise to avoid a degree of condensation that would savor of parsimony or discourtesy. Otherwise the problem is the same as for business telegrams.

Verbose:

New York City
Feb. 5, 1916

MR. HENRY VAN TASSEL
City Club
Chicago, Illinois

Regret that on account of important conference I shall be unable to speak before City Club mass meeting next Wednesday afternoon four o'clock.

JOHN CARLETON

This message is inexact as well as verbose, because it does not state where the conference is to be held and does mention the hour of the meeting. The reader might be misled into thinking that Mr. Carleton would be in Chicago on Wednesday, but could not speak at four o'clock.

Improved:

New York City
Feb. 5, 1916

Mr. Henry Van Tassel
City Club
Chicago, Illinois

Regret that important conference here prevents my coming to Chicago to address meeting Wednesday.

John Carleton

What has been said about telegrams and cablegrams will also apply to radiograms.

Regulations

The Western Union Telegraph and Cable Company furnishes the following regulations governing the counting and charging of domestic telegrams passing between points within the United States and Canada, International telegrams between Mexico and the aforesaid countries, and messages between the Eastern and Western Hemispheres:

Telegrams must be written upon the 'form' or 'blank' prescribed by the Telegraph Company for that purpose, or must be attached to that form in such a way as to leave the printed caption in full view above the message when written.

The highest class of telegraph service is the full-rate expedited service. The minimum charge is for ten words. An additional charge is made for each additional word.

The night telegram, the night letter, and the day letter, are sent at lower rates. The only disadvantages are the slower delivery and the prohibition of the use of a code in these messages.

The address (including a title following or preceding the name) is free. The signature is free, but a title in a signature is charged for.

NIGHT TELEGRAM

Voucher 41 NIGHT MESSAGE
THE CREAT WESTERN TELECRAPH COMPANY

NUMBER	SENT BY	REC'D BY	CHECK
516	A.P.	O.S.	28 Collect

RECEIVED AT Rutland, Vt. Sept. 11, 19

DATED StPaul, Minn. Sept. 11, 19

TO Samuel Holbrook & Co.

Rutland, Vt.

Ship fast freight shuttleworth wilton rugs three each

patterns naught two nine nine f and naught three eight

six 1 all in size eight three by ten six

J. B. Johnstone & Co

Words to be Counted and Charged For

1 Initial letters, surnames of persons, names of cities, towns, villages, states, and territories, and of the Canadian Provinces, or abbreviations of such names, are each counted as one word.

2 In order to shorten telegrams, initials of a long name may be combined and used as one word, provided the word is pronounceable.

Examples: Richard E. Davis, R. E. D.
Richard E. Davis, Red.

3 Abbreviations of weights and measures, figures, decimal points, bars of division (such as a line in the fraction one-fourth), are separately counted and charged for as one word.

4 Compound words, with or without a hyphen, if recognized as compounds in dictionaries, count as one word.

5 With the exception of the period and interrogation point, punctuation marks are neither counted nor sent, except on written instructions to send them.

6 Each letter and each figure of a group are counted and charged for as one word

7 In ordinals the st, d, nd, rd, th, are counted as one word.

8 F. O. B., and C. O. D. written fob, and cod are counted as one word.

9 Groups of letters not forming dictionary words, are counted at the rate of five letters or fractions of five letters, to a word. When groups are formed by combining dictionary words, each dictionary word is counted as one word.

Examples:

Vacation	dictionary word	1 word
Faux pas	French words	2 words
J. K. E. F	initials	4 words
Le Brun	surname	1 word
North Carolina	state	1 word
East Aurora	town	1 word
J. R. Carter, Sr		4 words
Lbs	abbreviation of weight	1 word
5000000	figures	7 words
Five millions	expressed in words	2 words
A1	letters and figures	2 words
45.68	figures and decimal point	5 words
$67\frac{3}{4}$	figures and bar of division	5 words
3rd		2 words
No. 620 West 123rd St		10 words
Ababa	artificial group of 5 letters	1 word
Ababax	artificial group of 6 letters	2 words
Dutimerodal	artificial group of 11 letters	3 words
Dothe	improperly combined	2 words
Havyu	mutilated words	2 words

Exceptions:

A.M	1 word	C.O.D	1 word
P.M	1 word	O.K	1 word
F.O.B	1 word	Per Cent	1 word

If the sender of a telegram wishes to assure himself that his message has been sent correctly he may have it repeated. For this service one-half the usual rate is charged in addition.

Code Messages

If the sender of a telegram wishes his message to be stated in such a manner that it is intelligible only to the receiver, he uses a code that will serve this purpose and at the same time is less expensive than the message would be if it were fully written out.

The following rules govern code messages:

1 Code words must be pronounceable.
2 No code word may contain more than ten letters.
3 In unpronounceable code words each letter is considered a separate word and charged for as such.

Fast Cablegrams

Fast cablegrams may be written in any language, or artificial words susceptible of pronunciation may be employed. In plain-language messages each word of fifteen letters or less is counted as a word. Words of more than fifteen letters count double. In code messages the count is ten letters or fraction of ten to the word. No code word should contain more than ten letters, and the presence of one code word in an otherwise plain-language message subjects all the words in the message to the ten-letter count. Cipher words consisting of groups of figures or letters are counted at the rate

CABLEGRAM

POSTAL TELEGRAPH COMMERCIAL CABLES

CLARENCE H. MACKAY, PRESIDENT

CABLEGRAM

REGISTERED TRADE-MARK DESIGN PATENT NO 38265

The Postal Telegraph-Cable Company (Incorporated) transmits and delivers this message subject to the terms and conditions printed on the back of this blank.

No.	Time	Check	Route Via

Send the following Cablegram without repeating subject to the terms and conditions printed on the back hereof which are hereby agreed to

January 11, 1916

To DAVIS, BURTAVA, PARIS

CENTURY AUTHORIZES OFFER FIVE THOUSAND SERIAL FIFTEEN PER CENT BOOK.

SPAULDING

The sender will please read the conditions on back and sign name and address thereon for reference.

THE POSTAL COMPANY'S SYSTEM REACHES ALL IMPORTANT POINTS IN THE UNITED STATES AND BRITISH AMERICA, AND VIA COMMERCIAL CABLES, ALL THE WORLD.

of five figures or letters, or fraction thereof, to the word. "Ch" counts as one letter when the combination appears in a dictionary word; in artificial words it counts as two letters.

Commercial marks composed of figures and letters are counted at the rate of five figures or letters to the word. Shilling marks, fraction bars, periods and other decimal marks, grouped with figures are counted with the latter and not separately. Punctuation marks, hyphens, apostrophe, dollar, and pounds-sterling marks are charged as one word each.

Other classes of cable messages at lower cost are provided for use in case immediate delivery is not essential. There are additional restrictions regarding the use of

code language but otherwise the regulations are similar to those for fast cablegrams.

Exercises

Confine the cablegrams to the fewest words possible, and the telegrams to ten words if possible. Do not sacrifice clearness to brevity.

1 Write a telegram to Ogdon R. Benton, Baltimore, Maryland, saying that you are to be in Baltimore at the Belmont Hotel, May 30th and ask for an appointment.

2 Write a telegram to Wright, Allen and Company, Canton, Ohio, saying the case of shoes shipped to you from their factory was broken open in transportation, and that you hold them subject to their order.

3 Telegraph your salesman in Detroit to omit on his route Cleveland and Pittsburg and to return to the New York office for further instructions.

4 You have an opportunity to buy some property that you very much desire, but cannot close the deal without the consent of your business partner J. R. Guerney who is in Scranton, Pennsylvania, on business. Telegraph him at the Congress Hotel for instructions.

5 Telegraph the Siler Book Store, 2378 Amsterdam Ave., Deerfield, Conn., that you are out of the American Poets ordered by them, but will forward the order in four days. State also that the novel "Alone" has been exhausted in its first edition and that no more can be obtained until the second edition comes out, the time being indefinite.

6 (a) Telegraph Hon. J. P. Marshall, City Hall, New York City, that owing to a wreck on the railroad, you will be unable to keep your appointment with him. Ask for a reply to be sent to Roiceville, Penn., in response to your request for another appointment.

(b) Write Hon. J. P. Marshall's reply.

7 Send a cablegram to Chas. R. Phillips, 469 Parker St., Bristol, England (code address "Cillip"), asking him to cancel your request for the shipment of silk stuffs ordered Dec. 8th.

8 Send a cablegram to T. H. Rankin, Truro, Switzerland, saying that you are sailing on the "Vaterland" May 26th, and asking him to meet you in Liverpool when the vessel arrives June 1st.

PART III

BUSINESS CORRESPONDENCE

CHAPTER I

THE ESSENTIAL QUALITIES OF BUSINESS LETTERS

The Problem of the Business Letter

Business letters are the most important class of messages in business. Nearly everybody writes them; everybody reads them. Over a hundred million dollars a year is spent in sending out form letters for sales purposes alone. General correspondence costs even more; for, it is said, each personally dictated letter represents an average expenditure of thirty cents, of which the paper and ink are the smallest items.

In view of this cost it is necessary that the business letter should be efficient. It must secure a profitable response at the least possible cost. This demands the application of every sound principle of business English.

Adjustment to the reader is most necessary. It is easy to accomplish this result in a business letter, for it is a message from one individual to another. It is written for a single reader; no one else needs to be considered in it. It must be adapted to that reader in language, in character, and in mood.

Adaptation to Language

The language must be that of the reader. No word should be used that is not in his vocabulary. If we are

writing to uneducated people we must be absolutely simple; if we write to a college professor we may use a wider range of diction. In cases of doubt we must keep on the safe side.

We may go further and use words that are peculiar to a given trade or profession to which the reader belongs. The following example will illustrate the beginning of a letter that caught and held the attention of men at the head of large foundries:

> Gentlemen:
>
> There is no gainsaying the fact that the sluggishness of the pig-iron market in most districts in the past few weeks has surprised the great majority of observers.
>
> Periods of relative dullness in pig-iron are to be expected, for buying as a rule proceeds in waves or "movements," interspersed with spells of quietness, but no such spell had been predicted for this particular time.

In just the same way, when we are writing to another business man, we may use businesslike language; when writing to a lawyer we may use legal terms; and so on. The use of words that the reader habitually uses helps to put us on a friendly footing with him.

Adaptation to Character

We must also consider the character of our particular reader. This may be learned from the letter he writes, or from his business position, age, nationality, credit-rating, and a variety of other factors. If he is conservative, a fairly long and formal communication will be desirable; if he is progressive, a short snappy appeal will be more likely to get the right response. These are only generalizations — the distinctive differences of men are innumerable. The important thing is that the reader

should be kept in mind: his point of view should be taken. From "Dear Sir" to "Yours truly," every idea should be such as would impress him.

Adaptation to Mood

The adjustment to mood is largely a matter of emotion. If the reader has complained of your goods, he will not be responsive to the same message that would appeal to a person who is friendly or even neutral. If he has just enlarged his store or adopted automobile delivery, you would not write to him as you did when he was burned out. Everyone adapts his message to the mood of a friend when writing a social letter; why not in business? One department store in a small city sends a letter by way of welcome to each family that moves into the vicinity. One savings bank sends a letter to the parents of each child born in the community. In both these cases advantage is taken of a temporary mood, and business is increased.

These adjustments are not always made consciously, nor need they be. It is necessary only that the writer have the reader constantly in mind, and write to him as he would talk to him.

The Qualities of a Good Letter

Since the value of a letter is measured by its response, the best way of determining what qualities a good letter should have, is to analyze successful letters and compare them with the unsuccessful. Careful study of several thousand letters shows different causes of favorable response, but nearly all good letters are alike in a few important respects.

All have clearness, correctness, and force, for these are essential to every kind of business English. In ad-

dition, nearly every successful letter has the qualities of conciseness, courtesy, and character.

The methods of securing clearness, correctness, and force in the individual sentence and paragraphs have already been explained in Part I. Correctness in mechanical form was considered fully in Part II. Further help in securing these qualities in the letter as a whole will be given in later chapters.

It should be remembered that all qualities are relative, not fixed. A letter that is clear to one person may not be clear to another. "Gents' pants" might be considered correct by the customer of a second-hand clothing store, but it would not be acceptable to the patrons of an exclusive tailor. Adaptation to the reader affects these qualities. In other words we must be *absolutely sure* that the reader to whom our letter is addressed will find in it these essential qualities. It must be *clear to him; correct to him.*

Conciseness

The value of conciseness is quickly recognized by the business man, because unnecessary words cost him money. It is equally important from the reader's point of view. Business time is limited and valuable, and cannot be wasted in reading unnecessary material. A long and tedious-looking letter is frequently cast into the waste-paper basket unread. If it is read, and is found to contain nothing to warrant such a demand upon the reader's time, it is not likely to receive consideration. Therefore it is well to have a letter concise.

But conciseness is too often confounded with mere brevity. Brevity concerns itself merely with the length of the letter; conciseness has the additional idea of completeness. Business men easily get into the habit of

writing brief letters, but in their anxiety to save their own time and that of their correspondents they are frequently liable to sacrifice completeness by leaving out something that is really essential. More frequently the undue brevity is caused by the omission of pronouns, and the use of unauthorized abbreviations. Such a method is not conciseness. Conciseness is the quality of making one word serve for two, but the omission of a word that is necessary to grammatical completeness is not conciseness. It is pure slovenliness, as in the following example:

GENTS:

Yours of the 17th inst. rec'd. In reply would say we have no record of such transactions. Would ask you kindly to repeat same.

Yr's resp.

J. JONES

Here we have a writer who was brief at the expense of every other quality. A truly concise letter would read somewhat as follows:

91 Wall Street,
Troy, N.Y.,
October 18, 1916.

The Washington Company,
Boston, Mass.

GENTLEMEN:

In answer to your letter of October 17, we regret to say that we have no record of the order for collars you mention and can only conclude that it miscarried in the mails. If you will repeat the order we shall be glad to give it our prompt and careful attention.

Yours truly,

JOSEPH JONES

Courtesy

Courtesy is largely a matter of proper adjustment to the reader. It means that the reader's point of view and

a proper attitude of respect are taken by the writer. It includes more than politeness, with which it is frequently confused.

Politeness, of course, is necessary. A letter with a proper amount of *please's* and *thank you's* will make a better impression than one that disregards good manners. Even for the sake of brevity it is unwise to forget common politeness.

Compare the following two letters on the same subject:

Impolite:

GENTLEMEN.

On the 25th you say "Copy mailed to-day." That copy did not reach me. Mail another.

Yours truly,

J. BLANK

It is the November issue that is wanted.

Polite:

GENTLEMEN:

The Central Y. M. C. A. is to-day in receipt of the February issue of the Journal of Correspondence, but has not received the January number.

As we are unwilling to miss any of the numbers of this valuable publication, we trust you will see that the missing copy is sent us on as early a date as possible.

Very truly yours,

J. BLANK

It is possible to overdo the matter of politeness. For instance: "Please find inclosed check" seems rather absurd. When a favor is not asked, it is as well to omit the "please."

Another case which is rather different, and in which a mistaken attempt at politeness results in real discourtesy, is the frequent expression "Thanking you in ad-

vance for the favor," etc. The implication that the reader necessarily will do the favor you ask is discourtesy enough, since it discounts the value of the favor; but the implication that you will not take the time to thank him afterwards is far worse. It is dismissing an obligation before it is made.

Courtesy goes much deeper than politeness. It is a matter not merely of expression, but of the spirit behind the expression. It means that your attitude toward the reader is such as you would wish to have adopted toward you. You show a regard for his interests and feelings. You try to make him feel that you understand and sympathize with his point of view.

Courtesy is also more inclusive than tact. Tact simply means the avoidance of speech and action that might offend. Often a tactful man accomplishes his object by evasion, or even by falsehood. This, however, is contrary to good business policy as well as to good morals. He may remove a difficulty for the time being, but its effect is not lasting, and it may breed distrust. A courteous writer presents the truth, but presents it from the reader's standpoint.

There used to be a rule of letter writing that no letter should begin with *I*. It was a hard rule to follow, and led to many awkward beginnings, but it was well founded in the feeling that the important person in a letter is not "I" but "you." And although the rule is no longer strict, it is wise to subordinate *I* as much as possible and emphasize *you*.

The frequent use of the word *I* is likely to make the "you attitude" impossible, for the impression on the reader is one of egotism. Even though you may sometimes begin a letter with *I*, you should see that this word does not begin all your sentences.

Compare the following letters:

Egotistical:

August 11, 1916.

Mr. Emil Anderson,
Paterson, N.J.

Dear Sir:

I understand that you are about to erect a new house on your property at 318 Sixth Street. I suppose you will soon consider the question of furnaces. I wish to call your attention to the Smith furnace which I handle. I can confidently recommend it as the best value for the money. I should like to have you call in and inspect the line.

Very truly yours,
Thomas Sharpe

Courteous:

August 11, 1916.

Mr. Emil Anderson,
Paterson, N.J.

Dear Sir:

Have you decided upon a system of heating for the new house which I understand you are about to build at 318 Sixth Street?

The property is finely located and the high ground will give you a splendid view, but the winds that prevail in that vicinity in the winter make the heating problem a serious one. A furnace must have good capacity and absolute dependability to meet the test.

My ten years' experience in handling heating apparatus has convinced me that the Smith furnace can be relied upon to keep the house warm under all conditions. It has many labor saving features that will interest you.

I should be glad of an opportunity to show you the line at your convenience.

Very truly yours,
Thomas Sharpe

Character

The last essential of the business letter is character. Courtesy requires sympathy with the reader; character

requires expression of the writer. It is the element of his own personality that shows him as a real person talking through the medium of words on paper.

The quality of character makes a letter distinctive; it lifts it above the mass of letters to the level of a real message. For it must not be forgotten that a message has a writer and a subject as well as a reader. Adaptation to the reader should not prevent the writer's character from showing. It should not prevent him from having what in literature is called "style."

Character is impossible in a letter that imitates a model. Such a letter has no more personality than the typewriter on which it was written. It is equally impossible when stereotyped and hackneyed phrases (sometimes miscalled business English) are used. Therefore it is unwise to start out with something like this: "Yours of recent date received and contents noted," or "Acknowledging your esteemed favor of recent date." Such a beginning is absolutely characterless. And in the body of the letter, such expressions as "the same," "herewith," "beg to advise," take away the quality of character, particularly when used to excess, as is so often the case. For this reason the use of "Letter Writers" and phrase books is to be discouraged, as likely to destroy character.

It is not a bad rule to avoid the use of any sentence that seems to be expressed in what is called the "language of correspondence." If your sentence has a familiar ring and if it seems stilted and lifeless, examine it carefully and see if the idea cannot be expressed more simply and directly. In nine cases out of ten, you will find a gain in clearness as well as in character. The sentence will seem to be your own. It will express your personality.

Pretentiousness

Stereotyped phrases are not the only danger to be avoided. It is equally necessary that the writer should not strain for effect, or use eccentric or odd expressions, for the sake of being distinctive. This results in pretentiousness, which is easily detected, and when detected casts suspicion upon the writer's sincerity. Very few "clever" letters have been really successful.

The following letter illustrates the use of cleverness as a substitute for real character. In this case it is fairly effective, but the method is not one that could be recommended for general use.

> Dear Friend:
>
> Why not surprise your cerebrum, and give your convolutions a treat?
>
> The Philistine will increase your will power; your capacity for friendship; your thinkery; bolster up your ideals; and by adding to your health will double for you the joys of life; avert that burnt sienna taste, distance the ether cone, and send the undertaker into a receivership.
>
> The Philistine is printed by printers, and its make-up is strictly bosarty.
>
> We just must have your subscription — for your own good and ours.
>
> Please reply abruptly and with precision.
>
> Yours normally,

Character demands the avoidance both of the commonplace or trite, and of the strained or florid. It demands that the writer be sincere — that he write as he thinks. If he does this, he will find that his letters have character, and that he himself has more character.

Development of Character

When you demand that your ideas be expressed exactly and individually, you begin to have more exact

and original ideas. Those who use mechanical forms of expression soon become mechanical thinkers. Their minds fall into a rut. They become fitted only for the position of clerk — a mere cog in the great machine. Those who think originally, write originally. The letters of great men, either in business or elsewhere, have character.

Abraham Lincoln to Mrs. Bixby, of Boston.

November 21, 1864.

DEAR MADAM:

I have been shown in the files of the War Department a statement of the Adjutant-General of Massachusetts that you are the mother of five sons who have died gloriously on the fields of battle. I feel how weak and fruitless must be any words of mine which should attempt to beguile you from the grief of a loss so overwhelming. But I cannot refrain from tendering to you the consolation that may be found in the thanks of the Republic they died to save. I pray that our heavenly Father may assuage the anguish of your bereavement, and leave you only the cherished memory of the loved and lost, and the solemn pride that must be yours to have laid so costly a sacrifice upon the altar of freedom.

Yours very sincerely and respectfully,

ABRAHAM LINCOLN

The quality of character does not always depend upon the individual writer. It is sometimes a matter of the business house that employs him. Many big corporations have succeeded in giving their correspondence a distinctive personality, to which each letter is required to conform, no matter who writes it. They have achieved this result sometimes by having a critic of correspondence direct the work, sometimes by the adoption of a manual, and sometimes merely by impressing the ideals and policies of the house upon every employee.

The following letter is characteristic of those sent out by *System*, the business magazine:

New York, N. Y.
January 19, 1916.

Dear Sir:

If you have not already planned your advertisement for SYSTEM'S big SEMI-ANNUAL MARCH issue, might I suggest that you arrange to use large and impressive space and very carefully edited copy.

It will pay you splendidly to do this — and for very logical reasons: —

In this issue your advertisement will reach the business public on MARCH 10th — at the height of the great Spring Purchasing season when most *decisions to buy* are being arrived at.

The issue itself will be the best and most expensive we have produced; and the whole force of SYSTEM'S big semiannual advertising and circularizing campaign will be directed to center public attention on it.

As a result, it will be actively read for twice as long a time, and have twice as many readers per copy sold, as any ordinary issue — that is, it will have double the life and *double the effective circulation*, of any ordinary issue.

And these reasons are backed up by the fact that for six consecutive years SYSTEM'S oldest and shrewdest advertisers have been quietly doubling and quadrupling their regular space in MARCH — and tracing to their MARCH SYSTEM advertisements, by specially keyed copy, from 30 to *50 per cent more sales per dollar invested*.

Therefore I earnestly suggest your taking advantage of this issue with the largest possible space and the best obtainable copy.

Very truly yours,
E. R. Crowe
Eastern Manager

P.S. — In view of the volume of advertising already scheduled for this important number, won't you kindly advise me as soon as possible approximately what space I may reserve for you?

Exercises

1 A distant cousin of about your own age, living in a small town about twenty miles away, writes that he is thinking of coming to your city and taking up a business course in the school you are attending. He wants your advice. Answer him.

2 His father, a store-keeper who went to work when he was fourteen, is inclined to believe that the course of study would not pay, and that the method he himself followed would be best for his son. However, he has not made up his mind on the question, and wants some information from you. Answer him.

3 What qualities are lacking in the following letter?

> Dear Sir:
>
> Your letter received and in reply beg to state that we cannot supply our monogram belts on direct mail order. Inquire at your dealers.
>
> Very truly yours,
>
> B. Adam & Co.

4 Rewrite the above letter in better style.

5 Is the following letter concise? Why?

> Dear Sir:
>
> Yours of the 16th inst. received. Have referred same to our Complaint Dept. Expect a report on same in near future.
>
> Respectfully yours,

6 Rewrite the above letter.

7 Criticize the following paragraph of a letter to clerks in respect to the essential qualities.

> Dear Sir:
>
> We find it particularly necessary to have the established business people thoroughly acquainted with Charles W. Eliot's notable new theory of disseminating culture through private libraries.

8 What qualities are lacking in the following letter?

> Oct. 7th, 1916.
>
> Lane Bros.
> Jersey City, N.J.
>
> Gentlemen:
>
> We are in receipt of your letter also check for $6.86, but I don't see where you took off again 37¢ on this

bill for parcel post, when I have my own post office I will send you goods Free of charge by post, inasmuch as I have got to pay to the post office for stamps I expect to have it returned. I explained to you in the previous letter that all our goods is sold F.O.B. Chicago and so read your order otherwise we would not ship the goods. I am selling goods to the biggest jobbers in the U.S at the same terms and prices and to avoid all future trouble we will kindly ask you to send a check for $2.01.

Hoping you will consider this letter thoroughly and not have any more trouble we remain

Yours truly,
The Western Ivory Co.
Per J. Miner

9 Rewrite the above letter in more effective form.

10 What qualities are lacking in the following letter?

Gentlemen:

Realizing that your business requires more prompt attention, and that I can personally serve you to better advantage, both in the question of price and delivery through the medium of this Company, I respectfully request for same, the consideration of me personally, which you so generously favored me with as representative of the concerns I have recently been directly associated with.

I take this opportunity to thank you for past favors and assure you that your business is respected and inquiries would be appreciated.

Thanking you for past courtesies extended me, and awaiting your further inquiries, I remain,

Yours very respectfully,
The Turbine Sales Co.
Howard Camp
Director

11 Rewrite the above letter in better form.

CHAPTER II

THE CONSTRUCTION OF THE LETTER

The Need of a Plan

It has been shown that the most essential thing in a business letter is adaptation to the reader. In addition, the letter should have the qualities of clearness, correctness, force, conciseness, courtesy, and character. With these essentials in mind, the writer will go a long way toward producing effective letters — letters that bring a favorable response. But a letter must be more than a group of words, sentences, and paragraphs. It must be an organized whole. It must be carefully planned from beginning to end.

An architect may know what the purpose of a building is, and what qualities it must have. But before he can see his ideal worked out in brick and stone, he must make his plan. In it he must follow certain recognized principles of architecture.

In just the same way, if the writer of a business letter wants to be sure of clearness, he must plan the composition in accordance with certain recognized principles of construction. These are unity, coherence, and emphasis.

Unity

Unity is the selective principle. It demands that all necessary ideas be included, and all unnecessary ideas excluded. The writer must stick to the point. Before

writing have clearly in mind the idea you want to impress and the response you expect. If your main idea is that the reader must send in his advertisement at once in order to have it inserted in the next issue of your paper, don't obscure it by giving twenty reasons why he should advertise. If you are applying for a position show why you are the man to fill it; don't bother about saying that you want to leave your present place because you are not appreciated and only the old man's nephews are advanced. From the first word to the last, nothing should be allowed to enter the letter that does not contribute to the chief message that is to be impressed on the reader.

One practical reason for this is the fact that most business houses are divided into departments that handle the various parts of their work. A letter that had several important messages would therefore need to be referred to several departments before it could be completely answered. This means delay. In some cases it means that the letter never gets complete attention; one part only is answered. It is easy for the mind of the reader to grasp one idea and act upon it. If several different things tax his attention at the same time it is unlikely that any one of them will impress itself deeply on his mind. For the sake of clearness, then, in all business English it is wise to have strict concentration upon a single main point.

On the other hand, don't leave out anything that is essential to the main idea of your message. If you order goods, be sure that no detail of their specification is omitted. If you sell goods by the quality argument, don't be content to say they are the "best in the world." Show how, and why, and prove it. If you are dissatisfied with goods you have bought, state the reasons definitely.

Test of Unity

The omission of the necessary is far less common than the inclusion of the unnecessary. Both are violations of the principle of unity and make it unlikely that your message will secure the right response. It is always helpful to block out roughly, either on paper or in your mind, the ideas that might be put in your letter. You can then select those that are most essential and reject the rest. Test your selection by seeing if all the selected ideas can be gathered together and expressed in one sentence that embodies the chief idea you would have the reader receive.

This summing up sentence or key sentence may be like the following:

If your advertisement is to be inserted in the March number, we must have your copy by February 20th.

The Gem Duplicator will save you money on form letters.

If the goods we ordered October 16th are not received by November 1st, we shall cancel our order.

In order to maintain our liberal credit terms, we must have your remittance within ten days.

In answering a letter that deals with several different matters and which therefore lacks unity, it may not be possible to follow this principle rigidly.

The effort to secure unity may result in a certain stiffness of form until the writer has accustomed himself to building according to a plan. After a time, however, the principle of unity becomes second nature, and every letter will go easily and directly to its object.

Example

The following letter will illustrate the principle of Unity:

March 10, 1916.

The Star Manufacturing Company,
Department 11,
Bridgeport, Conn.

GENTLEMEN:

Attention of Mr. William Bliss, Adv. Mgr.

Just what THE IRON AGE can do for you in your selling campaign will be evident when you have carefully examined the Analysis booklet sent separately. This is going forward in response to your recent request.

This booklet has proved of the greatest value to many firms when they were considering the question of increasing their sales through advertising properly placed. A careful study of the facts and figures presented in this booklet, particularly in the Charts at the back, will enable you to determine absolutely and accurately whether THE IRON AGE reaches the largest number of your buying possibilities in the metal industry.

We shall be glad to supplement this booklet with additional information concerning our Sales Promotion Department and its successful methods of securing inquiries which can be turned into orders.

We hope you will be sufficiently interested to hear from us further on this subject and await your reply.

Yours very truly,

GENERAL MANAGER

For further illustration contrast the following letters:

Lacks Unity:

DEAR SIR:

We know this is a time of the year which in your business is apt to be busy for you and many things are overlooked. We therefore call your attention again to the bill of $175.40 which is still due us. You probably have the check all ready to mail so this will just be a reminder.

Yours truly,
BLANK & BLANK

Here the writer has omitted to state the length of time the bill has been overdue, or any other reason why payment should be made immediately. He has also included two inconsistent ideas by saying that the matter has probably been overlooked, and then adding that the reader probably has his check all ready to mail.

Unified:

DEAR SIR:

For some reason we have failed to receive your check for $175.40, for goods shipped you on August 10, 1916. As the terms were 30 days net, the amount is now a month overdue.

We understand that this is a busy time of the year for you and that such matters easily escape attention. We have therefore refrained from troubling you. Now, however, we should like to have the matter cleared up, as we have already extended credit beyond our usual liberal terms.

Will you not make out your check for this amount to-day?

Very truly yours,
BLANK & BLANK

Coherence

Coherence is the principle of arrangement. After the material has been properly selected — the essential ideas included, and the non-essential excluded — it must be made to hang together, so that the reader may progress easily from the beginning to end. The ideas should be placed in logical order and should be well connected.

One of the commonest causes of weakness in letters is loose, rambling structure. Even though there may be only one main idea, its parts are often so unrelated that at the end the reader finds himself no farther than when he started. Take for example the following letter:

DEAR SIR:

Let Uncle Sam drum up your business.

Statistics have proved his ability to get business through direct letter advertising.

This letter may be worth $10 to you for every letter you send out. Listen:

Men who have experimented — kept checking sheets and compiled statistics, claim that a good facsimile letter under a 1¢ stamp gets just as much money in returns as the same letter sent under a 2¢ stamp.

Whether you should use a 1¢ or a 2¢ stamp may be open for discussion, but one thing is certain — you should use Quality letters, because they get to the man you want to reach.

Uncle Sam's mail leaves and arrives on schedule time. Partnership with Uncle Sam pays. Let him cooperate with you to boost business.

Hurry-up typewriter addressing — 2500 an hour — from stencil list kept in our office — addresses guaranteed correct — and at half your cost for addressing — to help you catch the next mail with new prices or special information before the other fellow "wakes-up."

Try a letter campaign done by the Letter Shop. Write, wire or phone for complete particulars or a call from the writer.

Very truly yours,

QUALITY CO.

The first two paragraphs of this letter are not closely enough connected with what follows. In fact, the letter appears to begin again at the third paragraph.

Order

The order of ideas in a letter depends upon its purpose. In some cases it is fairly obvious. If, for example, the letter consists mainly of a narrative of circumstances, as in a letter of complaint, the chronological order is natural.

In most cases, however, the order is determined by

the necessity of adjustment to the reader's point of view. It is best to begin with the material that is nearest to his ideas or his experience. If your letter is an answer to his, it should be linked with his by some acknowledgment of its contents, together with some expression of pleasure or sympathy as the case may require.

In general the letter should work from the reader's point of view to your own. Begin with matters that interest him; later bring in the ideas that relate to your own interests. The application of this principle will be shown later in connection with more important types of letters.

Connection

Connection is a somewhat more difficult matter. The need for expressed connection will largely be avoided if the ideas are in proper order. The mind, in proceeding from one idea to another, needs no bridge if the ideas are brought close together. It must be remembered, however, that human minds do not work alike. Ideas that are connected in one person's mind are far apart in another's. Bridges are therefore necessary.

The simplest device is the old-fashioned one of the preacher with his *firstly*, *secondly*, and *thirdly*, or, as we now use it, *first*, *second*, and *third*. It is still valuable in some cases, but is likely to be too mechanical and, what is worse, too deadening to the imagination.

Much better is the use of conjunctions. Some persons insist that *and* and *but* should never be used to connect sentences, or paragraphs. But they are permissible if they show the right relation of the ideas. It is true, however, that *and* and *but* are the weakest connectives, because they are the most common and convey the broadest suggestion of similarity or contrast. Much

better are such specific conjunctions as *moreover*, *however*, and such connective phrases as *on the other hand*, *in addition to this*, and the like. These are more effective and have an additional advantage in that they need not be placed at the beginning of the sentence.

Often demonstratives are useful for connective purposes; *this* and *that* call to the mind the idea that has preceded, and do not diminish the force of the ideas that follow.

A very useful connection can frequently be made by repeating a part of the idea that has preceded. After telling about the quality of an article, for example, the writer may say: "Not only is the quality of this article superior to that of any other on the market, but its price is actually lower." Such repetitions are valueless, however, unless they come very close to the original expression. When a writer repeats an idea that he has expressed two or three paragraphs earlier, he is not getting the force of connection or the emphasis of repetition. He is simply drawing the mind from the thing in which it is now interested to the thing in which it was interested some time before. Instead of making a letter cohere, he makes it more difficult to follow and to understand.

Certain other devices are helpful to a smooth progress of thought. Among them are the maintenance of a single point of view and the use of the parallel construction. These devices, however, are more important in the individual paragraphs and sentences. For coherence in the whole letter, the main points to remember are that the ideas should logically progress from beginning to end, and that enough connective words should be used to make them stick together.

The following sales letter illustrates good coherence. The ideas are placed in logical order, beginning with the

reader's point of view and ending with the article to be sold him, and the various steps in the progress are well connected.

DEAR SIR:

Why should your form letters be a little better in appearance than other letters that are going through the mail daily?

Because you wish to establish a good impression among the trade, for by doing so you can increase your business. If your letters are not as neat in appearance as they should be, the trade will not be properly impressed. Attractive letters will be singled out from a lot of mail and read with interest.

If you will send your work to this letter shop you will get the kind of letters that make the proper impression on those you wish to reach and that will bring in the business for you.

This letter is an example of our work. Your name and address were headed in on the typewriter. Note the accurate match. We could do just as good work for you.

We should greatly appreciate an opportunity to estimate on any work that you may need.

Very truly yours,
QUICK SERVICE MULTIGRAPH-LETTER CO.

Emphasis

Emphasis is the principle of proportion. It demands that the most important ideas should be given the greatest prominence, both of position and space.

There are other ways of emphasizing ideas, but they are all mechanical; such as the use of capitals, underlining, red ink, and the like. So far as the work of the writer is concerned, there are only two ways of impressing one idea more than another. The first is by giving more time and space to its presentation; the second is by placing it where it will most readily catch the eye.

The prominent positions are the beginning and the end. The beginning is the first thing to receive attention; the end remains longer in the mind.

The Beginning of the Letter

The beginning and the end of a letter should not be occupied by unimportant ideas. Any idea that is common to the great mass of letters is unimportant. Hence the first sentence of a letter should not be a mere acknowledgment; such as " Yours of the 16th instant received and contents duly noted." The last sentence should not be a mere formal wish, such as "Hoping to receive an early and favorable reply, I remain." Yet thousands of letters do begin and end in precisely this way. The ideas may need to be in the letter, but they do not deserve greatest prominence.

There are a number of good ways of handling the acknowledgment without sacrificing the beginning of the letter to it. One is to place at the top of the letter, above the inside address, or below the salutation, but separate from the body of the letter, a line similar to the following:

Replying to your letter of May 3, 1916.

A better way, perhaps, is to weave the acknowledgment into the first sentence of the letter, without making it the main idea of the sentence. The following will be suggestive:

> We are glad to learn from your letter of November 3d, that you are interested in a course in accounting.
>
> We regret that we are unable to supply the information requested in your letter of November 3d.
>
> We are sorry to learn from your letter of November 3d, that our last shipment of canned peas did not come up to your expectations.

> The new book on Business Correspondence, about which you inquired in your letter of November 3d, is now in the printer's hands, and copies will soon be ready for distribution.

A little ingenuity will make it possible to open practically every letter with a sentence that expresses an important idea, uses a tone that is adapted to the reader, and at the same time acknowledges a previous letter in a manner that is not too hackneyed and trite.

The Ending of a Letter

Closing the letter is to many people as difficult as opening it. They seem to feel that there is too great abruptness, unless they insert: *I beg to remain*, or some other equally hackneyed phrase. An abrupt close is often undesirable, it is true, but it can be avoided without the use of weak expressions. The participial construction introduced by *trusting*, *hoping*, *believing*, and the like, is the weakest construction in the English language, and important ideas should never be expressed in it. If an idea is important enough to occupy the important position at the end, it is important enough to deserve a definite statement.

You will discover that in nine cases out of ten the idea you thought was important was really unimportant. Learn to end your letters with ideas that are important and to do it without abruptness. It is not abrupt to say, "We shall give our careful personal attention to your next order, and are confident that we shall more than please you," or "We should be glad to receive your remittance at an early date."

It will be remembered that coherence demands a logical progress in the letter from the reader's point of view to the writer's. In view of this, the first sentence should

be of greatest importance to the reader. The last sentence may be of greatest importance to the writer. Both should be distinctive. It may be said that the ideal emphasis is to begin with *you* and end with *us*.

Proportion of Space

Of the other means of emphasis, that which comes from proper proportion of space, it is not necessary to say much. Everybody recognizes the principle, but nearly everybody forgets it when he is writing. Often we see a letter that is intended to sell goods using three-fourths of its space in attacking competitors, which is at best a negative method of showing the virtues of a product. Equally often we see a letter intended to collect money wasting space in apologies for requesting it. These ideas may deserve to be included but they do not deserve emphasis.

Emphatic Letter

The following example will show how the principle of emphasis is applied:

> GENTLEMEN:
>
> Those engines and fuel-saving appliances of yours — why not boom them? You would never have brought them out if you had not felt certain you could give a high-grade service, and there isn't anything more contagious than your own belief on this point. That fact is fundamental.
>
> Spread the contagion on THE IRON AGE pages and see how it "catches." It will surprise and please you to find how the real buyers who scan our columns are drawn to your statement, if it be direct and clear.
>
> Do your fuel-saving appliances apply especially well to certain kinds of plants? State the fact. Are they cheaper? Say so. And with all your saying mix in some of the human appeal that shows your good nature and

your good faith. Nothing else so quickly begets confidence.

Scores of reasons could be advanced for telling your story now in our columns. We do not propose to advance them, for they would not be one-hundredth part as impressive as the knowledge you hold in your own mind right now as to the pulling power of our pages.

We shall appreciate an early word from you.

Yours very truly,

The principles given in this chapter will be applied in later chapters to various types of letters. They are applicable to all. But it should be noted that they are not hard-and-fast rules. They are for the purpose of guiding the hand, not restraining it.

Letter writing cannot be effective unless there is ample room for originality of method as well as phrase. It is, however, necessary that the writer should have a plan and depart from it only for good cause.

Exercises

1 You are the purchasing agent of the city of Springfield, Massachusetts. In reorganizing the purchasing of supplies so as to achieve greater efficiency and economy in the expenditure of the city's money, you have adopted certain standards of materials. All new supplies are hereafter to be purchased through you in accordance with these standards, except material for repairs, which may be bought by the individual needing them according to the equipment for which they are needed.

You have also decided that materials should be purchased in large quantities, and not as heretofore in small quantities from various different contractors and supply companies. You therefore desire to have the various departments make estimates of their requirements for three months and submit these estimates to you at the beginning of each quarter: that is to say, on the first of January, April, and so forth.

Write a letter to the chief of the Fire Department, informing him of these facts and inclosing a list of the standards that have been adopted for this Department. (This list of standards is not to be written by the student.) Do not copy the language that is written above. Write the letter in the official form.

2 What principle is violated in the following letter?

81 Vernon Place,
Albany, N.Y.,
Sept. 14, 1916.

Hotel Charlemagne,
New York City.

GENTLEMEN:

Please reserve rooms for myself and party of five. We shall arrive by automobile and stay a week. Want the best.

Truly yours,
EMMONS BLISS

3 Rewrite the letter.

4 What principle is violated in the following letter?

Wakeville, Md.
July 16, 1916.

International Suit Co.
Baltimore, Md.

GENTLEMEN:

In reply to yours of the 13th would say that the suit is satisfactory, but had to be altered at the sleeves. The work was done by a dressmaker here who charged 25 cents for it, which I think you should pay.

The suit is very much admired and I think you will get more orders from here. If you would send me a few catalogues and samples of cloth, I believe I could use them to good advantage.

I do not find that your catalogues contains shoes. Can you recommend some one to me. Awaiting your early reply, I remain,

Very truly yours,
MRS. WILBUR STRONG

5 Rewrite the above letter. (Make two or more letters if necessary.)

6 Revise the following letter for better coherence.

DEAR SIR:

We notice that we have received no orders from you for a long time. We beg to let you know that as we are now manufacturing our kimonos on a very large scale, and we have reduced the prices on many of them. We are also manufacturing a very fine line of satin and messaline embroidered slip robes, and tea gowns. We

also beg to let you know that we have recently received shipment from Japan of a lot of Japanese hand embroidered Mandarin coats, in silk and in crepe, we are selling them in very large quantities, and we are sure that it will be a good line with you also. If you wish, we will be pleased to send you a range of our samples, consisting of one of each of our best selling numbers, and we will quote you our lowest possible prices thereon and if you find any that does not meet with your approval, you can return them to us at our expense.

We hope upon receipt of this letter you will favor us with your valued order, thanking you for past and future favors, we beg to remain,

Yours very truly,

MAYER & SON

7 Point out the faults in the following letter.

DEAR SIR:

Yours of the 15th inst. duly received and in reply would say that our records show that the entire order was shipped to you three days ago. Do not understand why same have not been received. Will investigate. Herewith find inclosed check for $137. balance due you for excess remittance.

Hoping for continuance of your patronage, we beg to remain,

Very truly yours,

VEDZIE & Co.

8 Revise the above letter for better emphasis.

9 Revise the following letter for emphasis.

MY DEAR SIR:

The new management of Hotel Arthur seeks the presence of its former guests. Having learned that representatives of your firm numbered among them, we invite you to again favor us with your patronage.

With the addition of our new two hundred room annex, we are equipped to cater to the business man and his family.

Assuring you of our very best attention, and thanking you in advance for a reservation, we are,

Yours very truly,

CHAPTER III

ROUTINE LETTERS

The Problem of Routine Letters

A LARGE part of business correspondence of any company or individual consists of routine letters. In such letters one can safely assume that the writer and reader are in agreement, and that it is necessary only for the reader to know the writer's desire, in order to respond to it. In such letters clearness is the most essential quality.

The most important types of routine letters are inquiries, orders, "hurry-up" letters, and answers to all of these.

Collection letters, applications, adjustments, and sales letters do not come within this class. In the case of these, the writer and the reader are not usually in agreement, and the task to be accomplished is more difficult.

Routine letters are so apparently simple that many persons do not give them the attention they deserve. The result is that they frequently become obscure or discourteous, and they even more frequently lead to bad habits of stereotyped and trite expressions that are fatal in other kinds of letters. Even routine letters should not be written in routine ways. Each one should be treated as a matter of importance.

Inquiries

When you ask for a catalogue or booklet; when you inquire the name of a dealer in a certain article; or when you make any other inquiry that you know the reader is

glad to answer, your letter should be brief and to the point. Do not overload it with material that has no connection with the subject, or that does not help the reader to answer you. If you want a catalogue of musical instruments, you need not tell of your ambitions or your difficulties, nor need you tell of your importance in the musical world.

Even in answering advertisements, some writers indulge in such letters as the following:

DEAR SIR:

Having seen your advertisement in the Monday Evening Gazette and being in need of a good history of Mexico, I am writing to ask if you will send me a booklet with specimen sheets of Smith's History of Mexico as advertised. I am deeply interested in historical work, and have studied extensively. Hoping to receive an early reply,

Yours very truly,

All that is necessary in such a case is a note like the following:

DEAR SIR:

Please send me a copy of your booklet with specimen sheets of "Smith's History of Mexico," as advertised in the Monday Evening Gazette.

Yours very truly,

If you have several inquiries to make in the same letter, give each a separate paragraph.

110 East Tenth Street,
Syracuse, Mo., October 1, 1916.

Wm. J. Jones, Secretary,
The Jones Business School,
St. Louis, Mo.

DEAR SIR:

Before deciding to leave my present position to take up a course of study in your school, I should like a little further information.

Will it be possible for me to take a position as bookkeeper and still carry on my studies satisfactorily?

Does the school give assistance in finding positions of this sort?

What salary could I expect?

I shall greatly appreciate a prompt answer to these inquiries.

Yours very truly,

James. Smith.

Be courteous but not fulsome. It is unnecessary to insert complimentary adjectives; such as, "your expert advice," "your valuable experience," "your kind attention." No apology is needed for an honest inquiry, and a fawning attitude does not raise you in the estimation of your reader. If you have a right to inquire, inquire concisely.

When to Inquire

It may be added that if you have no right to inquire, flattery will not help you to get an answer that is of any value. Neither will the inclosure of a stamp or a stamped self-addressed envelope. Many persons write to a business man for information or even advice wholly apart from his interests, and feel that the inclosure of a stamp entitles them to his valuable time and attention. Frequently he answers, but this fact does not excuse the action.

If you have an inquiry to make, consider the reader's point of view. Put yourself in his place and decide whether his attention is necessary, or whether the information can be obtained equally well from other sources. Many publications have inquiry departments that are glad to be of assistance. If you then decide to ask the business man, state your case briefly and courteously, and inclose a self-addressed stamped envelope as a convenience to him in case he is willing to reply.

Answering Inquiries

The inquiry that may lead to a sale demands the first attention of a business house. It should be answered, if possible, the day it is received. Even if the catalogue or booklet asked for is delayed for some reason, an answer should be sent at once.

This answer should be clear and complete. It should omit no item of information asked for. Nothing is more irritating to a man than to receive in response to his inquiry a form letter that was designed to cover some other case. One woman who intended to buy a certain article, wrote three times to the manufacturer to obtain the name of a dealer in her neighborhood, and each time she received the same form letter assuring her that there were dealers everywhere. Naturally she did not buy the article.

The following illustrates a good answer to an inquiry:

St. Louis, Mo.
October 2, 1916.

Mr. James Smith,
Syracuse, Mo.

Dear Sir:

We are glad to hear that you have nearly decided to come to St. Louis to enter our school, and hope that the information we can give you will help you reach this decision.

Our classes are held in the evening as well as the day, and most of the evening students are employed during the day time. It takes them longer to complete the course of study but their work is of as high quality as that of the day students. If your health is good, there is no reason why you should not do as well.

Our Employment Department is at your service from the time you enroll. Of course we cannot guarantee positions, but we have more calls than we have candidates. Last year we filled over one hundred and fifty positions.

It is hard to say what salary you could command without knowing more about your training and experience. In general we should say that salaries are a little higher here than in your own city, but you might have to begin at about your present figure or even below in order to secure the change.

We are confident, however, that if you have the ability your letter indicates you would not suffer financially from the change and you might benefit, even at the start.

If there are any other facts we can give you, please do not hesitate to call upon us. We shall be glad to hear from you further.

Very truly yours,
The Jones Business School,
W. J. Jones, Secretary

Exercises

1 Write to the Baker & Taylor Co., 354 Fourth Ave., New York City, requesting their latest book catalogue.

2 Write to Anthony Hill, Peterboro, N.C., asking for quotations on one-inch pine flooring in various grades and lengths.

3 Write to a prominent watch manufacturing company asking the name of a dealer in your city.

4 You are preparing for a debate on the subject of minimum wage laws. Should you write to a college professor of economics in some college and ask what countries have such laws? What questions might you ask him?

5 Assume that you are employed by your school to answer inquiries from prospective students. Answer the following letter:

Gentlemen:

I am thinking of having my son enter a school that would help him to prepare for business, probably in my own employ. I have a clothing store. How would your school help him? Is the work practical? Would it teach him to keep my books? My worst troubles are in collecting. Does your school teach anything about that? Please give me full particulars.

Very truly yours,
E. J. Hawkins

6 Criticize and revise the above letter.

7 You are a manufacturer of patent electric stoves. Mrs. L. E. Sutherland of Kew, L.I. writes that she has seen your advertisement and wants the name of a dealer. Answer her letter, sending catalogue, and the name of Gimbel Brothers, Sixth Avenue and 33rd Street, New York City. (The store is within one block of the railroad terminal she enters when she comes to the city.)

8 Write to Gimbel Brothers, informing them of the inquiry.

9 Write a letter to a printer asking for a bid on your school year book or other publication. Give the specifications completely enough to avoid any possibility of misunderstanding.

Orders

Whenever possible, orders should be written on order blanks furnished for that purpose. There is then little chance of error. If you do not have such blanks at hand, write your letter on a business lettersheet, making a separate paragraph for each item in the order.

Observe the following requirements:

1 Give all details of description, such as size, shape, color, style, quality, catalogue number (if any), and the like, that can be of help in filling your order correctly. Make it specific. Don't say, "a gray woolen jersey, medium size." Say "one light weight woolen jersey, sleeveless, low neck, color gray, size 36."

2 State how you wish shipment made.

3 Unless you have a standing arrangement, such as a charge account, state how you inclose money, or how you expect to make remittance. It is safest to do this even where you have a standing arrangement.

4 If you need the article by a certain date, specify this.

5 Give name and address in full.

6 If you are entitled to a discount, for any reason, give the necessary information about the matter.

Examples

The following is an example of a poorly written order:

Somerville, Feb. 16, '16

Litt Bros.
Phila. Pa.

Dear Sirs:

Please send at once a dozen fruit jars, a package of writing paper, a pair of heavy shoes, six cakes of soap and a post card album. I need the things now, so hurry them along and I will pay the bill when they arrive.

Yours,

James Shevlin

None of the articles mentioned are described sufficiently. The writer's address is not complete since the state is omitted. "Gentlemen" is preferable to "Dear Sirs" as a salutation, and several other details of form are incorrect.

The same letter properly written would read:

Somerville, N.J.,
February 16, 1916.

Litt Bros.,
1735 Chestnut St.,
Philadelphia, Pa.

Gentlemen:

Please send me the following articles by Adams Express as soon as possible:

1 doz. Mason fruit jars, quart size.

One box of gloss finish, unruled white note-paper and envelopes, about 40 cents in price.

A pair of heavy workman's shoes, size 8, broad, worth $2.50.

Six cakes of 10 cent Tar soap.

An album large enough for 500 post cards, plain cover, at $1.00 or $1.25.

Inclosed is a money order for $6. Please refund any balance due me.

Yours truly,

James Shevlin

Inclosures

The subject of inclosures is fully considered in Part II, Chapter IV, and may profitably be reviewed by the student. Whatever form of remittance is used, the nature as well as the amount of it should be stated in the letter.

It is well to write below the letter at the left-hand side the word "Inclosure" or the abbreviation, "Incl." If two or more checks or other papers are inclosed, the fact should be indicated as "2 inclosures," or "3 incl."

Answering Orders

Orders, like inquiries, should receive immediate attention. A leading mail-order house in Chicago has a standing rule that every order shall be filled, if possible, the day it is received.

If only part of the order can be filled, these articles should be sent, and a letter accompanying should promise that the remainder will be sent as soon as possible. In such a letter it is wise to lay emphasis, by position and proportion, upon the fact that some of the articles are being sent. Regret should be expressed that the remainder will be delayed for a few days. The cause of the delay should be explained.

If the order is inadequate in its description of some of the articles, the others should be sent and further information requested on those not adequately described. In some cases it is possible to send even these, by using a little judgment. If the order is indefinite in all respects, the answer should be written in such a way as not to offend the customer or to cast slurs upon his intelligence.

The following letters illustrate the wrong and the right way to handle such an order:

Wrong:

February 20, 1916

Mr. James Shevlin,
Somerville, N.J.

Dear Mr. Shevlin: —

We hereby notify you that your esteemed letter of the 16th inst. was received, and received prompt attention. We are unable to fill your order, however, as the said order does not tell what kind and quality of goods you want. Moreover you do not state how you wish the goods shipped, and enclose no funds.

If you will send the necessary information regarding the quality and kind of goods desired, and inclose a sufficient amount to cover transportation at least, we will attend to your order immediately.

Yours very truly,
Litt Bros.

Right:

February 20, 1916.

James Shevlin, Esq.,
Somerville, N.J.

Dear Sir:

We were pleased to receive your order of February 16, but as we wish to be sure of filling it to your entire satisfaction, we would ask that you furnish us with a little additional information regarding the articles you desire.

The Mason fruit jar, quart size, is the kind which we sell to most of our customers. The price is one dollar ($1) per dozen. Perhaps this brand and size would suit you unless you have some special preference.

We would also ask that you denote the size required in shoes, and the price you wish to pay for them. A fuller description will be necessary for the other articles, too, in order that we may select them to as good advantage as though you were here in the store and could make your own choice.

We shall be pleased to have you write us fully so that complete satisfaction may be assured.

Yours very truly,
Litt Bros.

Exercises

1 Write a letter to a book store in a nearby city, ordering at least three books.

2 Write to Sears, Roebuck & Co., Chicago, Illinois, ordering an ice-cream freezer, an alarm clock, and a pair of rubber boots. You have no catalogue, or order blank, and therefore you must give a full description of each article.

3 Write to A. G. Spalding & Co., New York City, ordering a tennis racket, a half dozen tennis balls, and two baseball gloves. One of the gloves is to be delivered to a friend in a nearby city. The other articles are to be delivered to you.

4 You are a correspondent in the firm of Lord & Co., 13 Wakefield St., New York City, selling children's dresses, rompers, and shoes by mail. You have received from Mrs. J. G. Buyers, 44 West St., Wareham, Mass., the following order:

1 pair rompers, No. 1121, blue, size 3	$ .85
1 pair No. 1412, white, size 3	1.25
1 pair white buckskin shoes, No. 483, size 6	2.00
Remittance inclosed in form of P.O. Money order	$4.10

You can send the first two items, but the shoes are temporarily out of stock in the size wanted. You will be able to supply them in about a week, or can supply the shoes in brown kid, No. 491 now. Write the answer.

5 You have received an order from Mrs. W. H. Sells, Freeport, R.I., for

2 pairs gingham rompers, blue and pink, size 3, price not over $1 each.
1 pair child's sandals, price about $1.00
1 child's white duck hat, price about .50
Remittance inclosed $3.50

You can fill the first item with your No. 1121, but need more information about the other items. Write the letter.

6 You have a used camera to sell, on which a friend has requested you to set a price. Write a letter describing the article somewhat in detail and offering it to him for $15.

7 Write a letter accepting the offer, inclosing suitable form of remittance, and asking that the camera be sent by express.

8 Rewrite the following letter in better form:

32 Beverly Place, Boston,
November 3, '16.

Mr. Henry Rose,
44 Livingston Place,
City.

Dear Sir:

We beg to acknowledge the receipt of your valued order of October 24th, and in reply beg to state that we have not the business English notebook in stock, and therefore cannot send same for some days. The book on "Business Methods," by Hamilton is also temporarily out of stock, but we expect a new supply most any day. As to Taussig's "Elements of Economics" we wish to state that same has been forwarded to you by Adams Express, and we trust it will arrive in good order.

We have the notebook covers for the Business English but not the paper which is used as filler. Our printers promised to deliver same several days ago, but have not received it as yet. We have had considerable trouble with the printers and beg that you will understand it is no fault of ours that we are unable to supply your order. Our order for book in "Business Methods" was placed over a month ago and we fail to understand why same have not been delivered.

We credit your account with the amount of your check and shall see that the balance of your order is sent as soon as possible.

Thanking you for your order and awaiting your further favors, we beg to remain,

Very truly yours,
The University Book Store,
Thomas Blank, Manager

Hurry-up Letters

When you have ordered goods and have failed to receive them at the time they were promised, or within a reasonable interval, it is often necessary to send a hurry-up letter, in which you urge that the transaction be completed. Such a letter should have a certain amount of "sting" in it, for the main thing is to get action.

Ordinarily you would begin by giving the reason for

the letter. You would then relate the history of the transaction up to date, and state the circumstances which led to your writing the letter. If the order was not acknowledged, you should repeat it: otherwise it is enough to give the date and a brief statement of its contents.

It is not the wisest plan to urge greater promptness solely on the ground of your necessities, although these may be mentioned. You should not be compelled to ask for prompt delivery as a favor. It is better to make the reader feel that he should be prompt as a matter of business principle, and that his tardiness is injuring his own interests.

The "sting" at the end may be simply a request for immediate delivery. Or it may contain a threat that the order will be canceled if the goods are not received within a certain time. Frequently it is well to request a reply with a promise of delivery by a certain date. If your correspondent can be led to fix a date upon which delivery will positively be completed, he is likely to live up to his promise.

A hurry-up letter should be courteous, no matter how annoying the situation may be. Nothing is gained by harsh language. If a second and a third hurry-up letter become necessary, these should be stronger than the first, and they may be more irritating. But they should not appear to be the result of the writer's irritation, nor should they contain abusive language. Such language has no place in business letters.

In any hurry-up letter, more emphasis should be placed upon the service you expect in the future than on the disappointments you have suffered in the past. Your tone should not be negative and quarrelsome, but positive and stimulating.

Examples

The following examples will illustrate:

Bad:

August 6, 1916.

Messrs. Cary & Leeds,
Brightwood, Mass.

GENTLEMEN:

What on earth has happened to those catalogues you are printing for us. Anyone would think by your actions that a catalogue was a thing that could be sent out any time between now and New Years.

We told you it was a rush job. Why don't you get busy? Are you asleep or dead?

We have a pile of envelopes a mile high waiting for those catalogues, and every day they wait is costing us money. If we can't get action mighty quick we'll find some one who can get a job done when he promises.

Yours,
A. L. ELY

This letter is discourteous as well as quarrelsome in tone.

Better:

August 6, 1916.

Messrs. Cary & Leeds,
Brightwood, Mass.

GENTLEMEN:

You will not be surprised to get this letter from me in view of the many that you have already received — to say nothing of telephone calls — in reference to our catalogue job, which you promised for August 4.

Promises are sometimes elastic. We do not look at our own in that way, and we consequently depend on the promises of others. Two days may not seem a long time to you, but it is a long time for customers to wait for catalogues.

Our envelopes were addressed several days ago. We

are waiting upon you, and it is no exaggeration to say that every day's waiting costs us money.

We cannot afford to deal with firms whose promises cannot be relied upon to the letter. We want immediate action upon this.

Truly yours,
A. L. Ely

Answers to Hurry-up Letters

An answer to a hurry-up letter should be sent immediately and should be conciliatory in tone. It should explain the reason for delay and promise prompt delivery. If possible a definite date should be given. If there are any advantages the reader has gained by the delay, these should be mentioned.

The following will illustrate:

August 6, 1916.

Mr. A. L. Ely,
Boston, Mass.

Dear Sir:

The first consignment of 10,000 catalogues came from the bindery this morning and is now on its way to you via Adams Express. The remaining 10,000 will follow to-morrow.

We regret the delay as much as you do, especially in view of the fact that we rushed your order all we could.

The fault is not wholly ours. You will remember that your paper had to be specially made. The manufacturer was a day late in delivering it, and then we found that it was not thoroughly seasoned; so it could not be put upon the presses at once. Had we done so it would have been at the sacrifice of quality.

We believe that you will excuse the delay when you see the catalogues. It is one of the best jobs we have turned out this year.

Very truly yours,
Cary & Leeds
J. H. Cary, Secretary

Exercises

1 It is now a week since you ordered three books from a store in a nearby city. You have not received the books nor any acknowledgment of your order. Write a hurry-up letter.

2 You received a tennis racket, 6 tennis balls, and a baseball glove from A. G. Spalding & Co., five days ago. Your friend in a nearby city for whom you ordered a glove at the same time you ordered your own has not yet received it. Write a hurry-up letter.

3 Mrs. J. G. Buyers, Wareham, Mass., ordered goods from Lord & Co., New York City. She received part of the goods and a promise that the shoes would follow in a week. It is now a week later than the promised date. Write a hurry-up letter, in the name of Mrs. Buyers.

4 Answer the letter. Tell her that the factory is overcrowded with orders at this season, but that you will send them surely in five days.

5 You gave Edward Comstock an order to put screens on your house a month ago. He acknowledged the order, but you have seen no signs of activity on his part. It is now June 15. Write a hurry-up letter.

6 Write Mr. Comstock's answer. He has many orders for this kind of work and is filling them in the order in which he received them. Your screens are now being made and will be put up by June 25.

CHAPTER IV

CLAIMS AND ADJUSTMENTS

Claims versus Complaints

MANY progressive business houses no longer have what they call a complaint department. The adjustment department has taken its place.

This is not because the house no longer receives or makes complaints. So long as the human element enters into business, mistakes will occur, and difficulties and disputes will arise. And these mistakes have to be rectified; the disputes have to be settled.

But there is a real reason for avoiding the word "complaint." It has a bad suggestion. To look upon a letter as a *complaint* is to look upon it with contempt. To make a complaint is to whine. There should be no complaints or answers to complaints. There should be only claims and adjustments.

How to Make a Claim

Before taking up the adjustment, it may be well briefly to discuss the nature of the claim, if we have to make one.

The fact that we call it a claim rather than a complaint is the key to the whole situation. It must be courteous, and courtesy does not admit of displays of temper, or the use of sarcasm. When we feel that we have a grievance, it is difficult to remain calm. But rudeness, sarcasm, and vituperation never accomplish anything, except perhaps to delay settlement.

The following is an illustration of the kind of letters that should not be written — or, at least, not sent;

April 1, 1916.

Monitor Trunk Co.,
Yalesville, Ohio.

GENTS:

You certainly have a nerve to plaster your trunks with guarantees for five years. Five months is about their limit. I have had mine less than a year and now it is n't fit for kindling wood.

What kind of wood do you use in these trunks anyhow — pine or Slippery elm? And the covering — why it isn't even first quality cardboard.

But perhaps you thought I would put the trunk up in the attic and not use it for five years.

Anyhow I shall have to call your bluff of exchange or money back. I don't want another — when I buy a trunk I want a trunk. I want my money back.

Yours respectfully,
ADAM SMITH

A letter like this would be a strong temptation to reply in the same vein, though it would not be a justification for such a reply.

The better way is first to make sure that you have a grievance and then to state it clearly and simply. You should give all the necessary facts and either ask for the adjustment you think is fair or wait for your reader to make the advance toward a settlement.

The above letter would then read somewhat as follows:

April 1, 1916.

The Monitor Trunk Co.,
Yalesville, Ohio.

GENTLEMEN:

I regret to inform you that the Monitor trunk which I purchased from your local dealer, E. Samuelson, June 4, 1915, has failed to live up to your five-year

guarantee. In fact the trunk is now in such bad condition that I would not risk it on another journey.

I must therefore request that in accordance with the terms of your guarantee, you refund the purchase price of twenty-six dollars ($26).

Respectfully yours,

ADAM SMITH

Answering Just Claims

No matter how discourteous and even insulting a claim or complaint may be, the answer should be courteous. The customer must be pacified and kept a friend, if possible.

To this end, it is well to begin the letter with an expression of regret and sympathy. Then you can explain how the cause for complaint occurred, and how it is being settled. You would naturally end by expressing a desire for a continuance of his patronage, and assuring him of better service in the future.

Routine Claims

Most of the claims that arise in the ordinary routine of business may be grouped in two main classes:

1 Claims of unsatisfactory delivery;
2 Claims of unsatisfactory goods.

In the first class belong claims that the goods were not delivered, that they were delayed, that there was a shortage, or that the goods were damaged. In the second class belong claims that the goods were not as ordered, or that the quality was not satisfactory.

In the first class the difficulty is frequently caused by the transportation company. In such cases the adjustment is usually made by duplicating the shipment, or the part of it that was missing or damaged, or offering to do so. The addressee is then asked to make his claim

against the transportation company for the loss suffered. A few houses make a practice of taking up such claims in behalf of their customers. They merely request the customer to have the claim agent of the transportation company make his inspection and to send them the necessary affidavits and papers.

The following letter illustrates a good letter of adjustment for a claim of damage, where the transportation company was responsible:

> Gentlemen:
>
> We are sorry to learn by your letter of January 26th that the case of notebooks we shipped to you arrived in poor condition and that 133 of them were so damaged as to be unsalable.
>
> The goods were carefully inspected before they left our factory and were delivered to the X. Y. Z. Railroad in perfect condition, as is shown by the receipt which we hold. It is clear, therefore, that they were damaged in transit. Possibly the case was left out in the open by the Railroad and was rained upon.
>
> We suggest that you institute a claim immediately against the Railroad Company. Perhaps you have already done so. We believe you will have no difficulty in recovering the amount in full.
>
> We would send you immediately 133 more notebooks in place of those damaged, if it were possible. But as you know these goods were made up on special order, and consequently it will be ten days before we can have them ready. We shall put in a rush order for them and hasten delivery as much as possible.
>
> We trust that this unavoidable delay will not seriously inconvenience you.
>
> Very truly yours,

If your company, instead of the railroad, were responsible, the general method and tone of the letter would be the same. You would, however, take the responsibility, make proper adjustment, and show that

precautions have been taken to avoid a recurrence of the difficulty.

In doing this, you should be concise and specific. Verbose, vague explanations and promises are valueless. Nor is it necessary to reveal all the inside workings of your business to show how the mistake occurred. The main point is to soothe the customer's ruffled feelings and convince him that service in the future will be all that he can desire.

The following example is a good instance of what not to do:

The Quick-Print Company,
23 East Street.
New York, January 2nd, 1916.

Empire Novelty Co.
1721 Main St.
Buffalo, N.Y.

GENTLEMEN:

In answer to yours of the 29th ult. You complain that the catalogue we printed for you was not delivered until two weeks after the date we promised and the paper was heavier in weight than you ordered, thus increasing your postal bills, and the ink on a considerable part of the edition poor. Of course you can't expect first class work at the price you pay. You could not get anywhere near as good done anywhere else at the price. Besides, we think you are unreasonable in kicking about the paper, which is of a better grade than the one you ordered, which could not be procured at this time,

We cannot always be responsible for delays. This time it was a strike that tied up our establishment for several days. Then many of the men were green and so could not work as well as the old. It was one that caused the bad ink, by letting it dry on the rollers, but we have threatened to discharge him if it happens on one of your jobs again. There probably was not more than 5 per cent damaged in this way, which is not very

serious. We are sorry that it happened, for we like to have a reputation for good work, no matter what the circumstances are. We will do better next time.

Hoping you will give us a chance to show you what we can do when we try and thanking you in anticipation, we remain,

Very truly yours,
THE QUICK-PRINT COMPANY
Per. L. B. SLOW

The following letter shows a better way of dealing with this situation. Notice that the facts stated are substantially the same; the difference is in the presentation.

GENTLEMEN:

We share your regret that there was such a delay in the delivery of your catalogues, and that the paper and ink did not quite come up to your expectations. Even at the low price we charged you for the work, we had expected to turn out a first-class job.

You would probably, however, have had very much the same difficulties with any other firm you had given the work to. As you may have noticed by the papers, practically all the printing establishments in the city have been tied up for the past month with the general printers' strike. We were therefore compelled temporarily to hire unskilled men who were unable to do the work so rapidly or so well as our own employees, who had been with us for many years.

You can see therefore that we labored under great difficulties in turning out your work. An additional difficulty was the fact that the mills have discontinued making paper of the grade you ordered. In order not to increase the delay, we took the liberty of substituting in place of it a more expensive grade. No doubt the quality will partly compensate you for the extra postal bills: however, if you will send us a statement, showing the extra charge, we shall be glad to deduct that from the face of the bill. We shall also be glad to allow you a discount for any imperfect copies which you may return to us.

As we said before we are very sorry indeed that you were compelled to suffer this annoyance. Our old men have now returned to work, and we have installed some new machinery, so that we shall be in better position to serve you in the future than we have been in the past, and assure you that you will not be subjected to similar difficulties again.

Very truly yours,

In the first of the above examples, the writer violates the rule of emphasis by giving too much space to a repetition of the complaints and thus reminding the reader too forcibly of his many grievances. Then he takes an antagonistic attitude and says his correspondent is unreasonable. At the end he practically confesses that he has not tried to do his best work.

The second letter shows a willingness to meet the complainant half way and reimburse him for his losses. It indicates that the difficulties were unusual and unforeseen, and that the printer tried to give the best possible service under the circumstances. It closes with an assurance of better treatment in the future.

Simplifying the Adjustment

In no case of a reasonable claim should you fail at the outset to agree to make an exchange. Frequently after doing this, and thus assuring the reader of your fairness, you can make an adjustment upon a basis less costly to you and equally satisfactory from the customer's standpoint. This you do by offering an alternative and showing that such an alternative is to his interest.

The following letter will illustrate:

Dear Sir:

You don't know how much we regret that the go-cart reached you in a damaged condition. While our records show that the cart was all right in every way

when it went through the inspection department, yet under no circumstances would we want you to keep anything from our house that is unsatisfactory.

From what you write, we infer that the cart is only marred and scratched and we have not the least doubt that a little of our Charter Oak Furniture Polish will give just as fine a finish as when the cart left the factory. We are sending you a bottle and polishing cloth, and probably five minutes' work will make the cart look as good as new.

But if it does not, we will make it right. You can return the cart at our expense and we will ship you a new one, express prepaid, or will refund your money.

Won't you try the polish at once and let us know if it is satisfactory? If it is, it will save you an annoying delay in getting another cart. Please write us regarding it at once.

Very truly yours,
BROWN & BROWN
By THOMAS WHITE

Claims of Poor Quality of Goods

When someone makes a vague and general claim that the goods you sold him do not come up to expectations, or are not as represented, a delicate but firm touch is needed. This is especially true if the writer demands some rebate which you cannot grant, in justice to your other customers. You need to free yourself from the charge of misrepresentation, and at the same time avoid any implication that the claim is not made in good faith.

The following letter handles this situation fairly well:

DEAR SIR:

We have read your letter of June 6th carefully and feel deeply sorry that you are not satisfied with the goods sent you. If you will tell us just what is the matter with them, we shall be able to take up the matter in detail and tell you what can be done. We want all our customers to feel that they are well treated when they

deal with us, and you will find us anxious to make every fair adjustment that is possible.

It would help us greatly in tracing the shipment if you could send us the invoice you received through the mail, and if you would check on that the articles which have disappointed you.

We shall do our best to fix the matter to please you.

Very truly yours,

Handling the Unfair Adjustment

Similar to this is the frequent case of the customer who deliberately makes his own adjustment by deducting a discount to which he is not entitled, or deducting transportation charges, or in some other way remitting a less amount than that which he owes. It requires courage to return his check, and many firms fail in this crisis. But if this is not done, it is usually impossible to collect the small amount deducted. The only safe way is to return the remittance, with a courteous but firm letter explaining that you cannot allow the deduction, for good reasons which you give.

These reasons include his knowledge of the terms, your policy of fair treatment to all, and the like. Do not accuse the customer of dishonesty, even though you suspect it. Simply show him that his claim is not allowable, and that to allow it would only prove you to be unreliable.

Unjust Claims

Many claims about goods are unjust and unwarranted. In answering these it is easy to lose patience. But do not tell the reader that he is "kicking about nothing" or "barking up the wrong tree." Do not use the word complaint or similar words in your answers.

Observe the rule of emphasis by laying as little stress as possible upon the reader's displeasure. Instead of

repeating his claims, express the regret that he was not fully satisfied. Then clear yourself of the charge in a dignified way.

Frequently it is well to give a little sales talk that will show the reader the value of the goods and tend to make him want to keep them. The case below will illustrate the right and the wrong way of handling a matter of this kind.

A small furniture dealer in the northern part of New York State ordered an assortment of brass beds from a wholesale house that had been supplying him at intervals for some time. He neglected to give an adequate description of the goods, on the supposition that a previous order would be duplicated. The goods sent him were in the dull or satin finish, whereas he had expected the bright finish. He then wrote the following letter to the wholesale house:

Potter & Co.
New York City.

GENTLEMEN:

Your shipment of brass beds ordered by me on the 17th inst. arrived yesterday and is a great disappointment. They are not what I wanted, having a dull finish instead of a bright one, and are very unattractive. I shall not try to sell them, for it would not be any use. You will have to take them back.

When I sent the order I did not say anything about having the finish different from those I have bought of you before and of course I wanted the same. I can't use these beds. Send me the kind I ordered and let me know what disposition to make of these.

Very respectfully yours,
GEORGE BANNING

The first letter given below shows the wrong method of dealing with him. It has a patronizing attitude and would surely antagonize. The second is adapted to his

mood, and gives him information that would tend to smooth his ruffled feelings and increase his friendship for the house.

Wrong:

DEAR SIR:

We are surprised at your complaint. Your order called for brass beds and naturally we sent you the kind that everybody is buying. We hardly ever have an order for bright finished brass beds any more. They are completely out of style.

If you had been foolish enough to order bright finished brass beds, of course we should have supplied them, but you would have regretted it later. You ought to consider yourself lucky that you made the mistake. It will mean money in your pocket.

You can return the shipment if you wish and exchange them, but you will have to pay for the transportation.

Yours truly,
POTTER & CO.

Better:

DEAR SIR:

We are sorry that we have caused you disappointment in regard to the shipment of brass beds we sent you on January 18th. Of course, we shall be glad to exchange them if you desire.

At the same time, we are not altogether sorry that we sent the dull instead of the bright finish because we feel that the mistake will turn out to your profit, and that you will be glad you have not stocked up with bright finished beds.

We feel this way because in New York City, where the trend of fashion is usually shown first, the bright finish is going out and the dull finish coming into style. In fact, this is so much the case that we can hardly get any more of the bright finish style from the manufacturers.

We are inclosing a clipping from the National Com-

mercial Press, which will surely interest you. By it you will see that three satin finish beds are now being sold for every bright finish one.

We believe you can make more profit on the dull finish beds (as you will see by the clipping) and so urge you to keep them and remit at your convenience.

They are not costing you any more than the bright finish beds would elsewhere.

Yours very truly,
POTTER & CO.

Inviting Claims

The value of handling all claims not only justly and tactfully but also with generosity, may be seen from the fact that many successful business houses, especially mail-order houses, actually invite claims. When a good customer has failed to order for a considerable length of time a letter is sent him to find out whether he was dissatisfied, and if so, how his grievance can be righted.

The following is an excellent example of this type of letter:

DEAR SIR:

Looking over our records a few days ago, I noticed that you haven't been so good a customer of ours in the past twelve months as you used to be, and the more I looked at that record the more I wondered what we had done that caused you to practically stop trading with us.

Finally I decided to drop you a line and ask you whether you are willing to tell me, personally, frankly, just what the trouble has been, and whether there is anything we haven't done that we should have done, and whether there is anything we can do NOW to get you back on our list of regular customers; if we can we surely want to do it.

Of course, accidents will happen at times, and if one has happened in this case, I hope you will tell me about it. I think I can fix it up the very day I get your letter.

Won't you write me personally on the back of this

letter and tell me just how you feel about trading with us? Please use the inclosed (stamped) envelope, as I want your reply to come to my desk unopened.

Why not send in an order with your reply? I'll see that it is filled JUST RIGHT.

Very truly yours,

ENOCH STONE
President

The best catalogue we have ever issued is just now coming off the press and I am sending you a copy of it to-day. I hope you will look through it carefully.

EXERCISE

1 A month ago you ordered two baseball gloves, a tennis racket and a half dozen tennis balls from A. G. Spalding & Co. The racket broke the first time it was used, and examination disclosed a flaw in the wood. Write to them, asking for an exchange.

2 Write an answer to the above claim, assuming that the racket was guaranteed against imperfections in material and workmanship.

3 Write an answer to the same claim assuming that the racket was second-grade material, not guaranteed.

4 Point out the faults in mechanical form, sentence structure, and general construction of the following letter:

38 Waverley Place,
New York City, Jan'y. 24th, '16.

Brown & Stone,
New York City.

GENTS:

What is the matter with you people? We have never received such treatment from any concern. The magazines arrived this morning instead of being delivered on the 20th instant which was promised. The quality of the work was entirely inferior and I am surprised that you had the nerve to send them to us. The first copy I picked up was badly bound, some of the pages being out of order and the cover had poor inking.

The delay was most annoying, we having promised to our subscribers by the 21st sure. We have always paid our bills promptly and have never had any trouble of this kind before and we can't understand why you have treated us this way. If we can't have better serv-

ice than this we shall go elsewhere and I know you will say that something occurred to prevent you from doing good work but there is no good reason to our mind for such a poor job as you have turned out. You know you promised the magazines would be delivered on time and I want to know what you are going to do about it. We don't intend to submit to this kind of treatment.

Very respectfully yours,

BISHOP & HUDSON

Per W. BISHOP

5 Rewrite the above letter in clear, correct, and courteous form.

6 Answer the above letter.

7 Adjust the following claim:

18 South St.,
Mt. Vernon, N.Y.,
February 7, 1916.

W. H. Stearn & Co.,
25 West 41 Street,
New York City.

GENTLEMEN:

On February 2, 1916, I mailed you an order for a parlor table which you advertised in the New York Times of the same date.

On February 6, I received the table, but found on opening the crate that there was a large scratch on the top of the table.

Of course I don't want the table because it is scratched, — and I want to know what you are going to do about it. It seems very strange that a house of your reputation cannot see that its goods are shipped in good condition.

Very truly yours,

MRS. JOHN S. MORGAN

8 Peter Dowling, a grocer of Roanoke, Va., writes that a recent shipment of canned peaches and pears does not satisfy him, as the labels are unattractive. He does not think they will sell with his trade. You find that the goods are of better quality than those you have sold Mr. Dowling before, and that the brand is very popular in other cities. Write to Mr. Dowling.

9 On March 15th, you sold Jacob Stein, Zeeville, Iowa, a bill of goods amounting to $45.00. The terms allowed him were 3 % for cash within 10 days, 30 days net. It is now April 20. You receive his remittance for $43.65. Mr. Stein is not entitled to the discount. Tell him that you cannot allow this adjustment.

CHAPTER V

COLLECTION LETTERS

General Methods of Collecting Money by Mail

The general principles of business English are clearly illustrated in the construction of collection letters. Their purpose is the direct profit of the writer. This profit cannot be obtained unless the message impresses the reader; unless it is adapted to him. Debtors who fail to pay their bills promptly are of many classes. Some are simply dilatory; others are unfortunate; a few are dishonest. The methods that induce one to pay will have no effect on another. It is necessary, therefore, to study at least a few typical classes, and find out what appeals are most likely to produce the desired result.

In the great majority of cases the writer of collection letters has two important purposes: first, to collect the money due; second, to keep the friendship of the debtor. If our collection letters bring in the immediate cash, but destroy all chance of future trade, they are not ideal. We must therefore always write with two objects in view:

1 To collect the money as quickly as possible.
2 To avoid giving offense.

These two objects usually go together. A courteous, tactful request brings in more cash than a brutal or insulting demand. Even when the debtor's friendship is not valuable, it is unwise to arouse his antagonism. The letter should consider his point of view. It should subordinate *I* and emphasize *you*.

How the Kind of Business Affects the Problem

The importance of the two objects is relative. It varies with the nature of the business, with the money value of the customer's trade, with the character of the customer, and with the length of time the account has been standing. Consequently the severity of the collection letters varies according to these factors.

The manufacturer can be more severe than the jobber, and the jobber can be more severe than the retailer. The manufacturer deals with debtors who have debtors of their own. They are familiar with business conditions and requirements. More important, they have business reputations to maintain. He is, therefore, able to enforce strict obedience to his credit regulations. Frequently his position is such that he need use no letters. If he does use them, they are simply to collect the money. Friendship hardly enters into the question.

But the retailers with whom the jobbers deal are bound to them by closer personal relations. Often these retailers are small concerns, unbusinesslike in methods and of insecure credit. With such debtors, friendship is a more important factor. It is not always possible, therefore, to send a draft as soon as an account passes the due date. Nor can the letters simply exact immediate payment.

The customers of the retailers are even less likely to be thoroughly familiar with business methods and accustomed to promptness in meeting their obligations. Many of them are women, sensitive to real or fancied insults, and yet inclined to take advantage of credit leniency. Too great urgency in forcing payment is likely to offend them and result in the loss of their trade.

In general, caution is necessary where the customers

are not all business men, where the personal relationship is close, or where frequent orders are expected.

How the Credit of the Customer Affects the Problem

The policy of the retailer (and indeed of all business houses) depends to some extent on the money value of the customers. These are generally of three classes:

1 Those who are barely entitled to credit.
2 Those who come within the great middle class.
3 Those who are wealthy and whose credit is considered "gilt-edge."

The first class receives the least consideration; the third class may go to almost any limit in delaying payment before being brought up with a sharp turn.

How the Character of the Customer Affects the Problem

Then the character of the customer, as shown by his previous history, or by his action in the case, has something to do with his treatment. Here again we have three main types:

1 Those who are slow but usually good payers.
2 Those who intend to pay, but are delayed by misfortune.
3 Those who willfully evade payment.

These same types are found among the debtors of nearly all concerns, whether wholesale or retail. The first are reminded of their obligations, but are not handled severely; the second are given help by making more convenient terms of payment; the third are threatened with the terrors of the law.

The treatment depends also on the credit policy of the firm and the length of time the account has been due. Some firms are very rigid and do not permit debtors to delay payment. Others wait a long time before using

drastic measures, or before going outside their own organization for help in collecting.

Classification of Collection Letters

In all classes of collection by mail, however, whatever the nature of the business, and whatever the character of the debtor, there are ordinarily three types of letters used:

1 *Formal notifications* that remind the debtor of his obligations, but do so in a purely impersonal and mechanical style.
2 *Personal appeals* that are directed to the individual and give him some reason why he should pay.
3 *Threats* of a change of method of collection.

The number of each that is used depends on the many factors given above; so likewise does the construction of the individual letter.

System in Collecting

Before taking up these types of letters we should consider the system to be used. The system is equally as important in securing good results as the composition of the letters themselves. The personal collector finds that he can collect money more easily when his visits are regular and well-timed; so likewise letters produce best results when they are sent with the precision of a machine. Even though the tone is not vigorous, these "duns," coming as regularly as pay day, remind the debtor of his duty, and sooner or later he either pays or promises to do so. And if he promises to pay on a certain date, a letter should arrive about that date to hold him to the promise.

If a debtor is left undisturbed by collection notices for any great length of time, either because they are not

sent, or because a change of address prevents him from receiving them, the work of collecting from him is made doubly hard. Even though he does receive the whole series of letters ultimately, they do not have the same effect when he receives them in a bunch that they would have had if delivered to him at regular intervals.

The letters themselves should be arranged in a carefully graduated series, beginning with the formal notifications and ending with the threats. The tone should become harsher and the arguments stronger as the series proceeds, so that the effect will be climactic. The number of letters will be determined by the nature of the business and the character of the debtor, as already stated.

Exercises for Oral Practice

1 If you had charge of the collections of a stationery concern that printed calendars for small retailers scattered about the country, what would be your policy?

2 If you were a doctor, how would you collect your bills?

3 If you were selling a correspondence course on the installment plan, what would be the nature of your collection system?

4 If you were in charge of the collections of a department store, how would your treatment differ in the following cases:
John Johns — customer for twelve years — buys an average of $50 a month — fairly regular in payment — now in arrears for one month — amount $112.
William Hine — customer for one year — buys an average of $10 a month — fairly regular in payment — now in arrears for one month — amount $82.
Thomas Andrews — customer for four years — purchases very irregularly, but always in large amounts — average $100 a month — payments also irregular, sometimes prompt, sometimes dilatory — now in arrears for two months — amount $371.

Formal Notifications

Wherever it is important to keep the goodwill of the debtor, formal notifications are extensively used. They

are suitable in nearly all kinds of business, and some business men depend upon them entirely. If used, they always precede personal appeals or threats. The reason for this is that a personal request for money is likely to give offense. No honest man enjoys being dunned. He resents even the suggestion that he is slow in paying and he feels that he is being singled out for attack.

The formal notification is simply a piece of machinery. It is strictly impersonal. It is as much a matter of routine as the monthly statement. It is one of the few business English messages that should not have "character" or personality. Indeed, it is frequently only a rubber stamped reminder at the bottom of the monthly statement, reading "*Past due; please remit*," or the like. It should not be pen-written or personally typewritten. The moment this is done, the message becomes personal; and personal appeals, to be either inoffensive or effective, require different treatment.

More dignified than the rubber-stamped reminder is the printed note with blanks for the amount and date. Its form indicates that it is sent to many other people, and that it is merely a part of the regular machinery of the concern; hence, it can hardly offend. The following formal notifications are typical:

> Pardon us for calling your attention to your account of ..... for the month of ..... which has doubtless escaped your attention. We shall appreciate a remittance.
>
> Very truly yours,

> GENTLEMEN:
>
> Inclosed is a statement of your account. This was due on the first of this month, but has evidently escaped your attention.
>
> We shall appreciate a prompt remittance.
>
> Yours very truly,

Several such notifications may be sent at regular intervals, before any personal methods are used. They grow more insistent and severe, however, if the first ones do not produce any response. For instance the phrase "escaped your attention" becomes "has been overlooked"; "we shall appreciate a remittance" becomes "we must request an immediate settlement," and so on. The number of formal notifications depends on the nature of the business and the class of the customer. Three is a fair average.

If formal notifications fail to produce results, the retail store sometimes calls into service the personal collector rather than the correspondent. This is made possible by the fact that the store's customers live within a comparatively short distance, and the personal collector can handle the situation with less possibility of giving offense. Sometimes the store uses some ruse to lead the debtor to make adjustment voluntarily.

When the debtor lives at a distance, it may be necessary to depend on personal letters, if the formal notifications fail. Even though they do fail they have not been wasted, for they at least pave the way for the personal appeal, which without them would be likely to antagonize the debtor, and would certainly lack the force that comes from the repeated impression.

Exercises

1 You are a member of the wholesale drygoods firm of Dunning & Walsh of 981 Duane Street, New York City. Write a collection form to be used as a first notification to creditors whose accounts are one month past due.

2 You are in the credit department of John Wanamaker's department store in New York City. Write a collection form to be used as a first notification to customers with charge accounts who have sent no remittance within one month from the time their statements were sent to them. This form should be a gentle reminder.

3 Write a collection form to be used one month later than the form in exercise No. 2.

4 Write a collection form to be used by a house selling furniture on the installment plan. It is to go to customers who are one month in arrears on their installments.

5 Write a form to be used two weeks later.

Personal Appeals

The personal appeal, like most other business messages, is adapted to the reader in language and tone, and attempts to bring about a closer relationship with him. The personal pronoun *you* is emphasized. An appeal is made to the common instincts of human nature.

The most important of these instincts, from the collector's point of view, are sympathy, justice, self-interest, and fear. Fear is the strongest instinct, but is ordinarily reserved for threats after other appeals have failed. This is because an appeal to fear makes it difficult, if not impossible, to keep the friendship of the debtor.

Appeal to Sympathy

The appeal to sympathy is the most frequently used. We tell the reader that we should be willing to wait longer for our money were it not for the fact that we have heavy bills to meet, notes coming due, or other obligations which require immediate collection of outstanding accounts.

There is a danger here that this appeal may proclaim our weakness (either true or false) and put the burden of the request upon ourselves instead of upon the reader, where it belongs. In addition this appeal gives him an opportunity to tell a "hard luck" story in reply, and say that his failure to pay is also due to financial embarrassments and that he will pay as soon as he is able to collect what is due him.

The appeal to sympathy, however, if rightly used, can be made effective, and it will not offend any one. The begging tone should be carefully avoided, however, not only because it is with the majority of the people a poor argument, but because it is not likely to be helpful to the further interest of the concern. A continual use of it is simply like the shepherd boy's cry "The Wolf, the Wolf!" After a certain length of time it ceases to have any effect, and when there is a real occasion for its use, it is unheeded.

The appeal to sympathy is properly made when the writer calls attention to the fact that a large number of small accounts run into big figures and that the presence of them is embarrassing.

The appeal to sympathy is also properly used by dealers in small towns where the personal relationship between creditor and debtor is very close. Even in larger cities certain classes of trades-people, such as tailors and laundries, find it most serviceable, because they do not fear the loss of dignity and do fear the loss of customers.

The following example will illustrate:

DEAR SIR:

We are writing once more to call your attention to your July account, amounting to $11.20, statement of which is inclosed.

We understand of course that small accounts of this kind are easily overlooked. And while the amount is small to us, also, you will readily understand that a number of such accounts total a large sum, which if allowed to remain unpaid, might easily become embarrassing to us.

At this time, moreover, we have some large bills to meet and would especially appreciate your remittance.

Will you not give this matter your attention to-day.

Very truly yours.

Appeal to Sense of Justice

More to be recommended is the appeal to the sense of justice. We call attention to the uniformly courteous treatment, the quality of the goods, and the excellent service we have given, in return for which we may justly expect prompt payment. We point out that this confidence in prompt payment is the foundation of the credit system, and that further delay on the debtor's part will impair that confidence.

We must always be careful to avoid any implication that the debtor does not intend to pay. We take it for granted that he expects to pay *sometime*, and merely ask that he make that sometime *now*. If we do this and if our tone is courteous and frank, there should be no likelihood of arousing antagonism.

Sometimes, in letters of this kind, we may call attention to our present bargains. We may mention some exceptional values we are offering and invite the reader to include an order with his remittance. This serves to show that the reader's interest is kept uppermost in our mind, and guards against his feeling that he is being personally dunned.

The following is a good example of the appeal to the sense of justice:

> Dear Sir:
>
> For some reason we have not received your check for your account of . . . . . now two months overdue.
>
> Surely the goods were perfectly satisfactory, or we should have heard from you before this time. You know our invariable policy: "If anything is not right, we make it right." And that policy really means that our goods are right in the first place.
>
> We are confident that you have found this to be true and that your delay is due merely to an oversight. But in justice to us and to your reputation as a good

business man, don't you think you should take pains to see that the delay does not continue any longer?

Don't bother to write us a letter — we understand just how such oversights occur. Simply put your check in the inclosed envelope and mail it to-day.

Very truly yours,

Appeal to Self-Interest

Closely similar to the appeal to justice is the appeal to self-interest. We point out to the reader that it is only by promptness in collections that we are able to maintain the low prices by which he profits. We show him that he gains by our firmness in enforcing the terms of credit. If we allowed debtors to delay payments, we should be tying up in our business capital that should be invested in merchandise for the benefit of all our customers.

We may even suggest to the reader that we have kept from troubling him about the account because we were certain that there was a good reason for the delay. We show him that we have extended consideration to him beyond that which we extend to the average debtor. In all these ways we show him that it is to his interest to secure a continuance of this favorable treatment by making a proper response to our request for payment.

The following example will illustrate the effective use of such an appeal to self-interest:

GENTLEMEN:

Why do good collections win business?

Because a man who keeps an account paid up feels a certain satisfaction in dealing with that concern. He feels that he is a privileged person, always welcome. If he lets the account lag, there is an irresistible temptation to go elsewhere for his supplies until the bill is paid.

It's not only because we need the money that we ask

you to send us a check to-day. It is because we want all your business, and we want to quiet the little voice of conscience which might suggest that you place some of it elsewhere.

You want to feel the privileged customer you really are; and the reward of low prices, the prompt shipments, and the superior value you have been getting from us with prompt payments.

That's why you are going to take the inclosed brown envelope to your bookkeeper now, and say:

"Send a check to Hogan."

Yours very truly,

HOGAN & SON

Use of Premiums

A more direct appeal to self-interest is sometimes made by the offer of some consideration to the debtor for a settlement of the account. This consideration should not be in the form of a discount. This merely tempts the debtor to wait longer, in the hope of a larger discount, and is unfair to the honest debtors who pay promptly.

A premium is not so objectionable. It is most useful in collecting small and scattered accounts that are to be paid by the installment method. The best time for it is in the early payments, before the debtor has had a chance to become delinquent. There is then no loss of dignity in offering a bookrack or other premium for a cash settlement of the entire amount. A discount for cash settlement of installments that are not yet due is perfectly legitimate, of course, provided it is equal for all customers.

If it is used to secure payment from a debtor who has been long in arrears, good reason must be shown. This may be a statement that a limited number of a certain book or other article has been secured by some unusual

good fortune, and that there are not enough to sell by the usual methods. They are therefore offered at a low price to those customers who pay up their balances at the same time. The desire for the bargain induces many delinquents to remit.

The following letter will illustrate the use of this method to customers who have bought an encyclopedia on the installment plan and have fallen in arrears before half the payments are made:

> Dear Sir:
>
> When you ordered from us the new Globe Encyclopedia in thirty volumes, the latest and most authoritative published, you signed a contract to pay for it in installments of two dollars on the first of each month. This contract you have failed to fulfill, and for some reason you have not responded to our repeated notices and letters regarding the matter. You have not even given us the courtesy of a reply.
>
> Now we hesitate to believe that this was due to willful neglect on your part. We understand how it is that regularity in small payments sometimes becomes irksome and is easily postponed from day to day. But you must admit it is only fair to us that the contract be kept to the letter. And we are prepared to take whatever action is necessary to secure that result.
>
> Before adopting legal measures, however, we are willing to give you one more opportunity to make a friendly settlement of this matter. We shall even make it to your advantage to close up the entire account, and relieve yourself of the necessity of making regular monthly payments.
>
> A fortunate purchase has placed in our hands a small number of the Peerless Atlas, which must be known to you, by reputation at least, as the most complete atlas ever published. It is fully described on the inclosed circular. If you will remit to us at once the balance of your account amounting to ———, and forty cents extra, we shall send you at once, postpaid, a copy of

this great work of reference which will be invaluable to you in using the encyclopedia.

Remember we have only a small number of these atlases which are regularly sold at five dollars a copy. If you want to take advantage of our offer, you must act immediately. Simply use the inclosed envelope in mailing the remittance and the book will be forwarded to you at once. Take advantage of this offer now.

Very truly yours,

Appeal to Sense of Humor

In addition to the appeals to sympathy, justice, and self-interest, there are a few others that may sometimes be used. One of these is the appeal to the sense of humor. Some men are helpless to resist the humorous collector. If they can be made to smile, they will sign the checks.

Concerns that sell certain articles by mail, find this form of appeal very effective. Even large wholesalers and jobbers frequently use it to advantage. It is difficult to handle, however, because few writers have the gift of humorous expression, and an attempt to be funny is painful when it does not succeed.

The following example shows the use of this kind of appeal to dealers in sporting goods:

Dear Sir:

Well! Well! Well! It has been a busy fall season, hasn't it? We have had hardly time to wipe the sweat from our brows, and your customers must have kept you on the jump, too, judging from the fact that you haven't had time to attend to our little account.

Lots of time yet, of course, but the game has been pretty one-sided so far. We've scored against you several times with our little notices. Why not make a little run around the account end with a check and even things up? We don't want to have to make another "touch" down.

Cordially yours,

Many of the personal appeals illustrated above are really form letters, sent to a number of different people who come in the same class of debtors. However, they are always personal in their tone and appearance. If the nature of the business permits, it is usually most effective to write individual letters that are adjusted to the particular character and condition of the delinquent debtor.

Exercises

1 You are secretary of a students' society with dues of $2 a year, payable annually in advance. The funds of the society are low, and there are some heavy expenses to meet in the near future. Write to members who are in arrears, urging them to pay their dues.

2 You are in charge of the collections of a firm selling automobile tires to dealers. You sold a bill of $416 to Samuel Ellis, Syracuse, N.Y. on March 17, terms 30 days. It is now June 1, and he has not responded to your statements and formal notifications. His credit is good. Write a personal letter to him.

3 Assume that Mr. Ellis has been favored by a remarkably prompt delivery of the goods at his urgent request, and that he is the exclusive agent in his town. Write a letter making use of the facts.

4 You are employed in the Credit Department of Black Brothers, a gentlemen's clothing store, 981 Broadway, New York City.
One of your customers, George M. Andrews, of 20 West 84th Street, New York City, bought from your firm on August 3, 1916, two suits of clothes, amounting to $90. The terms were 30 days net.
Mr. Andrews has not responded to the statements sent to him on September 1, and October 1, or to formal collection notices sent to him on November 1 and 15. It is now December 1. Twice before this Mr. Andrews has bought goods from you and each time has been slow in paying for them, but he has never required a personal letter. Write a personal letter now urging immediate payment. Remember that Mr. Andrews is a man of some wealth, and that his trade is valuable. Do not antagonize him.

5 You are selling on the installment plan the Globe Encyclopedia in twenty-four volumes. The price of the work is forty-eight dollars in cloth and seventy-two dollars in leather. Payments are made monthly for one year. Your method of collection includes

two formal notifications after payment is due, and three letters, the last of which is followed by draft. The second letter is not sent until the payment is thirty days overdue, so that it comes just about the time that a new payment is due. Write this second letter. Make it a strong man-to-man appeal for the money.

Threats

The threat is a "declaration of war," and should be avoided as long as there is any chance of peaceful settlement. When we tell the debtor we intend to force him to pay, we remove the possibility of continuing friendly business relations with him.

Threats are of several kinds. Some are vague and indefinite. This kind is effective with people who are ignorant of business methods, for their imagination conjures up all manner of undesirable things, from disgrace to imprisonment. With business men and other well-informed people these vague threats are less effective. With them it is better to be specific; to promise definitely a certain change of collection methods.

The most important of these other methods are the following:

1 The draft.
2 The personal collector.
3 The collection agency.
4 The lawsuit.

The first of these is comparatively inoffensive, and may not result in loss of friendship; the last named is a final method, to be used when getting the money is the sole object to be considered. All of them, however, appear to the average person more unpleasant than letters, and he would prefer to avoid them.

It is a notable fact that fear of these instruments of collection is more effective than the instruments themselves. A properly constructed letter threatening to use

the draft will frequently collect a larger percentage of accounts than the draft itself.

The word *threat* is somewhat inexact in describing letters that announce an intended change of method of collection. It implies brutality of manner, whereas in reality a threat may be made so gentle as to seem an act of friendship. Frequently this is the most desirable kind of threat.

Before sending a draft, for instance, we may inform the debtor that according to our usual rule of procedure we should draw upon him for the amount due. Then we add that as he may not like to have a draft presented, we shall delay action until he has had time to send his check, if he prefers. This "touch" of courtesy often makes him respond; sometimes he is even grateful for the friendly advice.

The friendly threat may be used before changing to the personal collector, the collection agency, or the lawsuit, but with less success. If it is used, it should be followed by another and severer threat, before the proposed change is actually made.

Some people are reached best by a long threat that pictures in detail the disagreeable results of a lawsuit or other collection methods. The average business man, however, is much more likely to be impressed by a brief but definite statement that if his remittance is not received by a certain date, the matter will be placed in the hands of an attorney for collection. The letter will then have the appearance of absolute finality.

It should be absolutely final. If the debtor does not pay, the threat should be carried out. From an ethical standpoint, the creditor has no more right to make a threat that he cannot fulfill, or does not intend to fulfill, than his customer had to contract a debt he could

not or would not pay. From a practical standpoint it is a poor policy to make vain threats. The reputation of the concern making them will suffer, and the delinquent debtors will be encouraged in their dishonesty.

It will be noted that we may use the several kinds of threats as well as the three general classes of collection letters in collecting the same bill. First we may send out two or three formal notifications; then an equal or greater number of personal appeals; then a friendly threat and then a draft. If the draft is not honored and the debtor does not reply, we may send one or two more personal appeals, and then a severe threat of the collection agency. The collection agency sends one personal appeal and one or two threats of legal procedure. If these produce no effect, a lawyer is instructed to bring suit against the debtor.

The following examples illustrate a few of the more important kinds of threats:

The gentle threat preliminary to a draft

DEAR MR. BLANK:

Your name has just been placed upon my desk as one who has failed to respond to our usual notices and letters and to whom, in the regular procedure of our business, a draft should now be sent.

I feel sure there must be some mistake; that you have simply overlooked sending your check. Of course, it may be that you prefer to have us draw on you for the amount. Some of our customers do.

The majority of them, however, do not, as it does not improve their credit standing in the community. That is why I am writing you, so that if you prefer not to have a draft presented you can head it off by mailing us your check for ————.

Here is an envelope. We shall abide by your preference in the matter.

Very truly yours,

The long threat to an ignorant and unbusiness-like person

Dear Sir:

Several days ago we made a strong appeal to you to pay the amount of ———— that has been due for a long time. Since then, we have patiently waited for your remittance or at least a reply that would show some good reason for your unexplained delay. We have received neither.

Are we to understand from your continued silence that you are willfully attempting to avoid the payment of this debt? If so, we should certainly be justified in concluding that you are void of gratitude, indifferent to confidence, and blind to your losses and those you are causing others.

Have you forgotten that the law gives certain rights to creditors? These rights will be exercised to the fullest extent by adopting such lawful methods to enforce payment as will teach you by experience that, aside from a question of honesty, it costs far more to attempt to evade the payment of a just debt, if such is your intention, than it does to honestly pay it in the first place.

If the tone of this letter seems harsh or if your intentions are misjudged, you certainly must realize that it is due solely to your continued neglect. You can readily place yourself right by simply remitting the above amount or explaining the cause of your delay in settling. We must insist that you do one or the other now.

Very truly yours,

The brief threat of suit to a business man

Dear Sir:

This is to advise you that if you do not adjust your account before December 1, or make satisfactory arrangements for its settlement, we shall be compelled to place the matter in the hands of our attorney without further notice. Your balance is ————.

We expect to hear from you by return mail.

Very truly yours,

By way of summary, let us repeat a few of the most important principles to be observed in writing collection letters. As a whole, they should be carefully adapted to the nature of the business, the character of the debtor, and the length of time the account has been due. They are of three types: formal notifications, personal appeals, and threats. All are arranged in a careful series that is sent out with absolute regularity until they draw a response.

Just as the series of letters is climactic in order, so should the individual letter have a climax. It should take the reader's point of view in the beginning. It should end with a specific request to remit or reply – and this request should have a certain amount of sting. The letter should have absolute unity, in that one single line of argument or appeal is maintained throughout.

Exercises

1 You are manager of a store selling talking machines on the installment plan. The customers are mainly working men with small incomes. Joseph Carlozzi, 45 South Street, Yonkers, N.Y., owes $12 on his instrument, and pays no attention to your letters. Write a threat of turning the matter over to the collection agency.

2 You are in charge of the collection of the Centrifugal Co., selling plumbers' supplies. Amos Stone, Plumbing contractor, 41 North Street, Milwaukee, Wis., has owed you $56.31 for six months. Write a threat.

3 You are employed by the Canada Brass Company, Chicago, Ill. The Centrifugal Co. has owed you $527 for a month after the due date. Threaten to send a draft.

4 Write a letter to be sent to persons who have no credit rating.

CHAPTER VI

APPLICATIONS AND RECOMMENDATIONS

The Right Attitude

MANY a man has had the sad experience of finding that a job is most difficult to obtain when most needed. The reason for this lies not alone in business conditions. It lies in the attitude which a man ordinarily takes when necessity presses severely. The feeling that he must have work obscures every other thought in his mind and he forgets that the employer is not so anxious to hire the man who needs the position as to hire the man whom the position needs. His woebegone expression and tale of hard luck does not make a favorable impression upon the employer, and he receives little encouragement.

Sympathy, some people tell us, should have a larger part in the business world. Most practical men disagree with this idea. They know that the man who is always in "hard luck" and who is willing to accept anything, is usually incompetent. There are numerous exceptions, but nine times out of ten the man is incompetent, if not in actual ability, at least in attitude of mind. Employers must look out for their own welfare and they cannot run their business with incompetents. Therefore, they stifle all sympathy and judge the applicant according to his ability. Any other method would invite failure.

Knowing this, the wise position-hunter takes care to conceal his own necessity, and instead tries to impress the prospective employer with a belief in his ability.

He cannot do this, of course, unless he himself has confidence in his ability and shows that confidence by his appearance and manner. He must take care of his dress; he must see that his linen is clean, and that his face and hands are well-kept; and in other outward signs he must show evidence of prosperity. Frequently the best investment he can make of his last dollar is a haircut, a shave, and a clean collar. When he tells his story, he carefully avoids emphasizing the fact that he really needs the position, and confines his story to what he has done and can do.

Now we are not primarily concerned with personal applications for positions; we are concerned with the letter. But in the letter the same principles hold good that prove most useful in personal interviews. The applicant's need of a job, the family he has to support, the length of time he has been out of work, or his desire to get experience, are things that should rarely be mentioned, and then only as subordinate points. First, last, and all the time, the letter should be directed to the employer. It should show him that the applicant can fill this position and can fill it to the employer's satisfaction. The appeal should be directed to him and should take his point of view.

The Individual Appeal

It is not merely a question of writing a letter from the employers' standpoint. It should be written from the standpoint of *this individual employer*. It should make an individual appeal, and be adapted to the reader in argument, language, and tone.

Employers differ widely. The requirements of their positions are various. Before you apply, you should analyze the situation and find out what qualifications

are essential. You will find that some positions are ideally suited to your training, experience, and inclinations; others are slightly apart from them. But you can often make it evident that you have had enough training and experience for the situation, if you do not overemphasize the other parts of your training and experience. If you have been a clerk in a small retail store and in a large manufacturing company, and are applying for a position as bookkeeper in a retail store, you should consider which experience of the two is likely to be the more helpful in the new business, and should emphasize this in your letter. In the same way you should lay stress upon the parts of your education and training that are most important to your prospective employer.

Employers differ also in character. Some are conservative men of the old school. If you apply for a position with one of these you are more likely to be successful if you lay stress upon the general excellence of your record, rather than upon any one individual achievement. To such a concern you would write in a careful, respectful tone and would pay special attention to neatness and correctness in small details. If foreigners are likely to pass upon your application, you would find it desirable to use greater formality than would otherwise be the case. You might even use such stereotyped forms as "Beg leave to apply" and "Beg to advise" and "Trusting to receive."

These forms would never do if you were applying to young, progressive firms of American business men. You would probably adopt a more aggressive tone. Courtesy, of course, you would not sacrifice, but you would see that you did not fall into any trite, overworked expressions. You would see that your letter did

not begin with "Replying to your advertisement in the Herald, I beg to apply," or "Having learned that you are in need of ..... I beg to apply." You would certainly make the letter shorter and you would try to make it distinctive.

These are only general suggestions. The application varies with the individual employer. The important thing is to know your reader as well as you can, judge him, and then adapt your message to him.

When you are applying for a position, then, learn as much as you can about the nature of the business and the character of its managers. Study yourself to see wherein you may be lacking. Study even more thoroughly the probable considerations that will govern the selection of applicants. Make sure that your letter meets, so far as possible, these conditions. Make sure that all your arguments are taken from the reader's point of view, and that your tone and language and general attitude are such as he would be likely to require in the person who takes the position.

Answers to Advertisements

The most common way of getting positions by letter are:

1 By answering advertisements.
2 By applying for positions for which you have been recommended by friends.
3 By writing unsolicited letters to firms who may have use for your services.

It will be necessary to consider each of these separately.

There are two kinds of advertisements which may be considered. The first is the "blind" advertisement, in

which the employer's name is not mentioned, and the requirements for the position are given only in a general way. In applying for such positions it is not worth while to write a long letter. It is necessary only to do something to distinguish your letter from others, and to distinguish it in the right way.

Distinctiveness is sometimes obtained by enclosing the letter in a long legal envelope. This secures early attention if the letters are delivered to the employer unopened. One applicant for a position as correspondent inclosed his letter in a red envelope. The message was simply this: "Just as this letter stood out from the others on your desk, so will my work stand out from that of the average correspondent." He got the position. The method would not have done in applying for positions of other kinds, but success proved its value in this case.

Within the envelope the letter gains distinctiveness of the right kind only when it is in accord with all the requirements of good taste and good use. You should not use hotel or club stationery, because of the unfortunate suggestion of sporty habits. You should not use ruled paper, because it is obsolete. You should not use social stationery, because it is not appropriate. The best taste is a sheet of plain white paper of business size. It should be of good quality but need not be expensive. The message, however short, should be written in such a way that the margins above and below shall be approximately equal (the lower margin should be somewhat greater than the upper but not twice as great). The right- and left-hand margins should be nearly equal, with the left-hand margin somewhat the greater of the two.

The message itself should contain only the essentials. Frequently it is enough to say something like this:

101 West 9th Street,
Peru, Ill.,
May 1, 1916.

X. Y. Z.
c/o The Star,
Peru, Ill.

GENTLEMEN:

My qualifications are as follows:

Age, twenty-one; nationality, American.

Education, high school and business college graduate.

Experience, two years stenographer and bookkeeper in retail store.

Salary wanted $15.

If these meet your requirements, please give me an interview.

Yours very truly,
JOHN JONES

Some young men object to answering blind advertisements, either because they fear their present employer may hear of their attempt to change, or because they believe they cannot get a good position in this way; but frequently the results repay the effort, if the letter is properly constructed. At best, however, a letter of this kind depends more or less upon chance, as there are bound to be many applicants.

Answers to Complete Advertisements

Better opportunities come through the advertisements that are complete, and that are sufficiently indicative of the character of the employer to enable you to adapt your message to him.

There is sure to be strong competition to be met in replying to complete advertisements, and you must meet it almost entirely by letter. It is important, therefore, that your letter should be reasonably complete and

give every argument or piece of evidence that is likely to be of value. You should certainly show that you fulfill all the requirements that are stated. You should, above all, avoid the suggestion of boastfulness.

As we have already seen, adjustment to the reader is absolutely necessary. This affects the structure somewhat. With some houses it has become an established principle to judge applicants by their education, experience, references, ambition, and their reason for applying. If your letter is directed to such a house it may be divided into parts according to several paragraphs. The following is a good illustration of such a letter:

1725 Seventh Ave.,
New York, June 7, 1916.

Mr. Amos Strong, C.P.A.,
100 William Street,
New York City.

Dear Sir:

From the want columns of the *Star* I have just learned that you are in need of a junior accountant, and I wish to present my application for the position. Here are my qualifications.

Education.] In 1912 I was graduated from the High School of Commerce in New York City, where I specialized in bookkeeping. A year later I entered the New York University School of Commerce, Accounts and Finance, and took the regular C.P.A. course. I expect to finish the work next June. So far, I have passed all my subjects, and have an average of over 85% in the accounting courses.

Experience.] Since July 1912, I have been continually employed in bookkeeping positions. My first place was as ledger clerk with Wald and Weld, 82 South Street. After a year there, I was put in sole charge of the books of the Financial Publishing Company, 441 Murray Place. This company had a comparatively small business, but it included wholesale and

retail selling as well as publishing, and gave me a more varied experience than I could have obtained in a much longer time elsewhere.

Reason for Change.] Last month the business of the company was sold out to the publishing house of J. C. Collins and Son. The chief accountant of this company, Mr. Francis Bowles, expressed himself as thoroughly satisfied with the condition of my books. He has left me in charge of the final settling up of the affairs of the Financial Publishing Company. He also offered me a position in his organization, but I prefer to enter the employ of a first-class accountant.

Character.] I am American-born, Christian, twenty-two years of age, and live at home. My former employers, Mr. John H. Weld, of Wald and Weld, and Mr. Anthony Britton, formerly of the Financial Publishing Company, now of R. B. Davis and Company, 218 West Street, will vouch for my industry and honesty. I shall be glad to have you communicate with either of these gentlemen or with the authorities at the New York University School of Commerce, Accounts and Finance.

I trust that these qualifications may meet your requirements and that you will give me the pleasure of a personal interview.

Very truly yours,

ARTHUR STANLEY

Letters that Show Adjustment

Character is essential in a letter to a progressive house which values its own judgment, based on the qualities of the letter itself, more than the judgment of others as shown by recommendations. It does not ask that an applicant come with his "character" in his hand, in the form that cooks and housemaids in England carry it. It expects to find character in his face, his speech, and the way he carries himself. In the case of a letter, it expects to find character in his language and his attitude.

In writing to such a firm, then, you should omit all except the essential points in which it is most likely to be interested. Usually a single page letter contains all that need be said. Such other evidence in the form of clippings, letters, and the like in support of your letter may be inclosed. The letter itself should be boiled down to the essentials.

It should begin with some statement that is of interest to the reader. This may be a restatement of the reader's requirements. It may be an interesting fact about the writer's experience. It should never be an unimportant remark such as this: "I saw your advertisement in The Blank Magazine," or "Having learned that you have a vacancy. . . . " Nine out of ten applicants begin with phrases like this. They are fatal to the hope of getting attention.

All the facts in the letter should be expressed in the most concrete way possible. You should not simply say, "I have had a good education," or even, "I was graduated from High School in 1916." Much better would be something like the following: " During my course in the East Lincoln High School I paid special attention to the commercial branches," or, "My first knowledge of stenography was obtained in a two-year course in Blank Business School."

The same method applies to the stating of experience. You should always lay particular stress upon your achievements that were worth while, especially for the purpose of the reader. If he is a manufacturer, he is likely to be interested in costkeeping and scientific management. Tell him what you have done in that field. If you are applying for a position as bookkeeper, state concretely just what you have done in this field of work. Do not make many promises. One thing you have

accomplished is worth a dozen things you propose to do.

In the same way you should concentrate on a few references rather than mention many, some of which may be of doubtful value. It is better to inclose a copy of a good letter than to state the names of half a dozen people who will be willing to vouch for you. Always send *copies* of recommendations; never send *originals*. As a rule, however, letters of recommendation should not be sent when you answer an advertisement.

Do not fall into the mistake of using the old hackneyed phrases, "I am not afraid of work," or "Give me a chance to prove my ability." If you cannot think of anything better to say, say nothing at all about your attitude toward your work. If the kind of letter you have written does not prove your ability, it is useless to say that you have it. The best piece of evidence either for or against you is the letter itself, and by it you are sure to be judged.

The following example will illustrate the kind of application that proved successful with a progressive firm:

GENTLEMEN:

The requirements called for in the position advertised in the Evening Sun of December 14, I have.

My letters have individuality, character; they have force, are original, and have the power of persuasion. It has taken time to accomplish this, but it is done now, and the result is at your service.

In 1912 I was graduated from Union College where I had a thorough drill in English; hence I know how to write. Practical business experience has shaped my knowledge to the point where returns are sure from it.

As Sales Manager for the Blank Turbine Co., I carried on my work chiefly by correspondence. Both agents and customers were secured by mail; therefore,

those with whom I dealt were known only by their letters. The work was arduous and required sound judgment; and to secure results through the sole medium of correspondence was something of an achievement.

Without conveying in the least any of the confidential details of the business referred to, I am privileged to state that through my efforts the volume of sales was substantially increased; likewise profits. I refer to Mr. C. F. Blank, President of the Company.

I know I am entirely within the truth in stating that my ability as a correspondent is considerably above the average. That statement is susceptible of proof, and the above reference is submitted in support thereof.

Very truly yours,

Of course, neither this letter nor any other is to be taken as a model. More than elsewhere, it is essential that the writer of an application find his own method of expression. It is difficult to counterfeit successfully, and if counterfeiting is discovered it will react unfavorably on the one who practised it.

Aside from this, no one letter will serve with all classes of employers. You should keep in mind the golden rule of adaptation to the reader.

Exercises

1 Write an application in response to one of the following blind advertisements:

a Bright young man about seventeen years old, in the office of a large wholesale paper house. Must come well recommended, opportunity for advancement to one looking to his future welfare. Salary $5.00 weekly to commence. Address Box F. Register.

b Young man, high-school graduate preferred. General office assistant in dentist's office. Knowledge of stenography desired. Address Box X. World.

c Bookkeeper and Office Manager: — With executive ability, to take charge of small office. Address Z–42, Times.

d Salesman: — Experience preferred. Excellent opportunity. Commission. Address, X–36, Times.

e Private Secretary: — Accurate, careful man wanted by president of banking house. Knowledge of stenography desirable. State age, experience. Address Y–61, Herald.

f Correspondence Clerk: — Circulation department. Rapid, accurate, well educated, good knowledge of English. Excellent opportunity. Address, Box A–91, Times.

2 Write a complete application in response to one of the following:

a Wanted: – Young man to assist in collection department of publishing house. Experience desirable, but knowledge of human nature and ability to write effectively are the main requirements. Address, "PUBCO," care of Printers' Ink, 12 West 31st Street, New York City.

b Wanted: — Clean, straightforward, ambitious man to solicit subscriptions and handle correspondence on trade paper. The advertiser is publisher of a large national weekly trade paper, desirous of securing the services of a young man who can write convincing letters and secure subscriptions without the aid of premiums. Applicant should give age, nationality, previous employer, references, salary. Splendid opening for the right man. All applications treated as confidential. Address, R–571. PRINTERS' INK.

3 From the Want Columns of the daily paper of your city or some neighboring large city, select an advertisement for a position which you think you are capable of filling. Write an application in response to it.

4 An advertisement for a stenographer required a young man or woman of experience, able to write over one hundred words a minute. Point out the faults of the following answer:

> Dear Sir:
>
> In answer to your advertisement in this evening's World, I wish to state that I am an experienced stenographer, have a thorough knowledge of spelling, grammar, punctuation, and can read my notes readily. A——— and B——— machines. Hoping to be granted an interview, I am
>
> Very truly yours,
>
> M. Marks

Applications for Recommended Positions

The easiest positions to secure, as a rule, are those for which you have been recommended. But you must not make the mistake of supposing that your sponsors will

do all the work for you. What you have to say for yourself is more important. Your letter must supply any essential facts about yourself that your sponsors may have omitted. If you can give the facts about yourself in a personal interview, this is the better plan. But if you must write, write carefully and completely.

It is evident that you need not speak of your personality and character. It is also evident that you need say little about the part of your training or experience with which your sponsor is most familiar — probably that obtained under his supervision. You must cover the period since that time to the satisfaction of the reader. If you desire to change from your present situation, you must show why. Your reason must be a good one. Mere dissatisfaction with your present position will not do. Some people are always dissatisfied. Their frequent changes soon classify them as "floaters," and employers avoid them. It is a good thing to have ambition, but this is a different thing from discontent. Be sure your reason is given in such a way as to avoid the appearance of disloyalty to present or past employers. Do not accuse them of favoritism. Do not bewail your lack of opportunity, or say you are "tired of waiting to step into dead men's shoes."

Sometimes it is well to give a very complete autobiography. Employers often demand it. The objection against this in the case of answers to advertisements does not hold good in applying for a recommended position, for you have not the same necessity of attracting attention. The recommendation has probably secured a hearing for you. The safest plan is to omit nothing that can further your cause. This method is best in case you have had an interview with the employer and are asked by him to submit a letter.

Recommendations

Letters of recommendation deserve attention both from the standpoint of the writer and from that of the user. There are two main varieties: those that serve as general recommendations addressed "*To whom it may concern*"; and those that are addressed to an individual or a firm.

The latter variety is by far the more valuable. Some business men refuse to write the other, or "open" letter. When an employee leaves their service they simply promise to answer truthfully any questions asked them about his character. Some men, on the other hand, give recommendations to people they hardly know by sight. They even sign recommendations written by the applicant himself. Such letters have no value and they have helped bring the letter of recommendation into undeserved disrepute.

If an open letter of recommendation is written, it should be brief, and should state only facts within the writer's knowledge. Usually a concise history of the employee's service with the company is enough. Opinions should be given reservedly, if at all.

The following is a good style of the open recommendation:

To Whom It may Concern:

This will certify that Mr. John Doe was in our employ from May 21, 1914 to June 28, 1915, as an assistant accountant. During the larger period of his service his compensation was $20.00 per week. On account of his efficiency as an assistant accountant his salary was increased in June 1915, to $25.00 per week. Soon after this he voluntarily left our service to associate himself with Mr. Richard Doe.

His work was entirely satisfactory both as assistant and in charge of small engagements during the latter

part of his service, and he gave promise of development that would warrant promotion to the rank of accountant in charge. His industry and habits were both entirely satisfactory.

Very truly yours,

The recommendation addressed to an individual is much more valuable, and is easier to write. It is a personal communication and should therefore be adapted to the reader. It should give the facts concretely and explicitly, and it should be free from laudatory statements of a general nature. Overpraise arouses suspicion. Some men like to display their descriptive talents in every letter of recommendation they write, with results that are, to say the least, not helpful to the person eulogized.

Eulogy should be the exception, rather than the rule, in letters of recommendation. Praise should be given where it is due, but blame also should sometimes be given. Usually it only adds to the value of the praise. And as in the letter of application, one concrete fact is worth several general assertions.

The following letter will illustrate an individual recommendation that produced the right effect:

Mr. John C. Carter,
Bedford, Mass.

Dear Mr. Carter:

This will introduce to you Mr. Arthur H. Corlis — who wants to get into advertising work. I feel sure that his qualifications will appeal to you.

He has had no practical experience in the work, except that obtained in the business department of a small newspaper in Ohio. Most of his experience has been in the technical field.

He writes well, however, and has a great deal of originality and force.

Of his personality I will say only this. He came to

the Milbank School last fall, without knowing a single person in the city. Two weeks after his entrance he was elected president of his class.

I have a very high opinion of his possibilities and shall personally appreciate any consideration you may give him.

Very truly yours,

F. G. Hopkins

The applicant should have some judgment in his use of letters of recommendation. A large sheaf of them is not always an asset, especially if they are all from his teachers, his father's old friends, and the pastor of his church. There are occasions, of course, when a considerable number of recommendations may profitably be used. Bankers and investment houses sometimes attach weight to them, for they are concerned with an applicant's social standing and moral integrity. In the majority of cases, it is better to select only the one or two recommendations that are most valuable, by reason of the writer's reputation, his knowledge of the applicant, and the force of his expression of opinion. The others should be held in reserve. Some should never be used at all, for a poor recommendation is a detriment rather than a help.

Unsolicited Applications

You will frequently find it advisable not to depend on recommendations of friends, nor to wait for advertisements, but to go hunting for the position. You can do this by the use of letters.

But don't use them indiscriminately. Don't follow the practice of those who write a form letter and send copies of it to fifty different concerns, in the hope that they may find an opening somewhere. This method sometimes succeeds, but it does so only at the expense of

annoying many business men, and it rarely secures the best possible opening.

The better way is to select a firm whose employ you wish to enter and then make a well-directed effort to get there. Your selection should be carefully considered, and should be based upon the opportunities for advancement rather than upon immediate salary.

When you have picked out the firm and are sure that it is the place for *you*, there still remains the harder task of showing that you are the one for the place. One big asset is your desire to go there. But it is not an argument, unless you make the employer feel that it is really based on your suitability for the work, and your intention to devote the rest of your days to it. Employers are justly skeptical. They have seen too many men who thought they were born accountants or ad-men, only to change their minds after the first test of hard work.

So you should spend most of your energy finding out the best way to reach the employer. Take an inventory of your life and see what there is in it that will help him. See what qualities of your character are demanded in his business. Then adopt a tone that will be adapted to him.

You may find that the circumstances demand a more extensive campaign than a single letter. You may want to use one letter simply to gain attention. Remember that a few words about the reader's business will do that more effectively than a page about yourself. They show at least that the firm interests you. You may later find that you interest the firm.

No general rules can be given for the procedure. It varies with the individual. One young man introduced himself to a firm by calling attention to a fault in the plan of the firm's new building which would have made the work of checking up delivery men both difficult and

inefficient. Another pointed out a possible improvement in a certain sales letter. Another suggested an advertising slogan that was adopted by a firm — and the young man with it. Such cases are, of course, rare. But cases are not so rare where men have secured positions by unsolicited letters that were adapted to the reader in argument and tone.

Exercises

1 You have been recommended by the principal of your school for a position as clerk in the shipping department of a mail-order house. No experience is required. Decide for yourself what branch of your school training would be most useful and emphasize this in your letter of application.

2 You have been recommended by your English teacher for a position in the advertising department of Brown and Jones, your own city, and have been asked to put your application in writing. Write the letter.

3 You have been recommended by your uncle for a position as clerk in the retail clothing store of Caldwell & Morrison, of your own city. You will be expected to assist in the bookkeeping and correspondence. Write the letter of application.

4 Assume that you are about to be graduated from your school. Pick out some firm by whom you would like to be employed. Write an unsolicited letter of application to this firm.

5 Assume that by the help of an introduction from some relative or friend, you have secured an interview with the head of some firm by whom you wish to be employed. At the conclusion of the interview the head of the firm has asked you to write a letter of application which he can file for reference. Do so.

6 One of your classmates is desirous of obtaining employment with a firm but is not acquainted with any member of the concern. The president has known you for many years. Write a letter of introduction for your classmate to this president.

7 The president of a certain company has known you for several years and writes to get your opinion of one of your classmates who has applied to him for a position. Write a letter of recommendation.

PART IV

SALES LETTERS AND ADVERTISING

CHAPTER I

SALES LETTERS

The Nature of the Sales Letter

THE sales letter is at once the most difficult and the most important type of business message. It is especially important to the student, because if he succeeds in mastering the principles of sales-letter writing, he should be able to handle other types of business letters with greater ease. All letters, it should be remembered, are in a sense sales letters, since they are all the representatives of the writer and all have the purpose of yielding profit to him in the end.

The principles that have been laid down for the construction of ordinary letters apply with even greater force to the construction of the sales letter. Nowhere else is it so necessary to take the reader's point of view and adapt the message to him. Nowhere else is it so necessary to have the quality of character that makes a letter distinctive and compelling.

The Right Point of View

A sales letter is truly "salesmanship on paper," but it must not be the kind of salesmanship that makes the reader feel that *you are trying to sell* him something; in-

stead, it should make him feel that he wants to buy something from you. In other words, a sales letter should give a buying impression rather than a selling impression. The writer should place himself in the position of the reader and say "Would this letter make me want to buy the article?"

The importance of this point of view will be seen if we examine the multitude of letters beginning "We are just placing upon the market a valuable article," or with some similar phrase. Throughout such letters the reader usually finds that the writer has emphasized his own interests and the proposition he has to offer. We must never forget that the reader's first interest is self-interest. Before he can become interested in our article he must feel a need for it. All this is but another application of the principle of the "you attitude." It is upon this principle that the whole construction of the sales letter is based. The point of view must always be *the reader first.*

The Personal Touch

Closely associated with this first principle of sales-letter writing is the second principle that the letter should be a personal and individual message to the reader. In this possibility lies the great advantage of the sales letter over the advertisement. It comes to the reader as an isolated communication undisturbed by reading matter or other sales messages in adjoining columns. Even though a person receives many letters in the same mail, each one of them is isolated from the others and is an intimate, personal communication — or should be. If it is addressed to John Smith it should be a letter to John Smith, as personal to him as a salesman's talk would be.

This may appear difficult in view of the fact that sales

letters must nearly always be form letters. The letter sent to John Smith is the same, except for the address, as that sent to Thomas Brown and thousands of others. Nevertheless, each of these form letters should be made to seem personal and individual.

To this end, various devices are used to make its mechanical appearance seem personal. In most cases, the body of the letter is printed by some process that makes it resemble typewriting, and the inside address is typewritten at the top. Care is taken to see that this filled-in address matches in color and style the body of the letter.

Sometimes in the body of the letter the reader is again addressed by name, and his name is again filled in on the typewriter. For the best results, the name must come at the end of the line, as otherwise the space left would have to be long enough for the longest name, and when a short name had to be used, the fact that it was filled in would be easily detected.

EXAMPLES

Bad:

Now, *Mr. Ottendorfer*, I am sure you will agree with me when I say that this machine, etc.....

Now, *Mr. Nye*, I am sure you will agree with me when I say that this machine, etc.....

Better:

Now, I am sure you will agree with me, *Mr. Ottendorfer*, when I say that this machine, etc.....

Now, I am sure you will agree with me, *Mr. Nye*, when I say that this machine, etc.....

Among other mechanical devices are facsimiles of comments in red ink, or blue pencil, or black crayon.

Sometimes mistakes in typing are deliberately made. New ways are continually being devised to make the letter appear personal. Among the latest is a machine, similar in principle to the player-piano, which is attached to the typewriter and automatically produces completely written copies of a letter at great speed.

These devices are mentioned here merely to show how important it is that the sales letter should appear to be — and be actually — a personal message to the reader. It is not in the mechanical form, however, that there is greatest need of the personal touch. Mechanical devices are ineffective with many people. It is in the message that the writer should find the way to impress the reader.

The message in words should first of all be adapted to the reader's character, mood, and present situation. For this purpose we may consider one reader as typical of the whole group of those to whom the letter is sent. John Smith may differ from Thomas Brown in minor particulars, but both are alike in occupation, in financial standing, in education, or in some other respect which led to their inclusion in a list of prospective customers. Consequently, the letter that is adapted to one will be fairly well adapted to the other. All the possible buyers of a given article may be divided into groups, either large or small, each group with certain characteristics in common. Some of the more important of these groups will be considered in the next chapter, so that the student may learn how to make an analysis of possible buyers and adapt the language, tone, and substance of his letters to them. For the present, it is enough to recognize that the writer should always feel himself in the presence of his reader, and write to him as he might talk to him.

The Four Functions of a Sales Letter

The typical sales letter performs four main functions, which correspond very closely to the four functions of personal salesmanship.

1 Attracting attention.
2 Arousing desire.
3 Convincing the mind.
4 Stimulating action.

These four functions, of course, are performed only by a letter that tries to be a complete sales appeal. Some sales letters are a part of a long series, each of which attempts only one part of the work. Other letters are in response to an inquiry which shows that attention has been attracted and desire aroused. For convenience, however, we may consider first the letter that attempts to make a complete sales appeal.

To see how these principles are worked out in practice, let us consider a letter that was sent to a group of railroad-station agents in small towns all over the United States. All these station agents have work of much the same kind to do, and that work involves many typical experiences, reference to which would lead to a feeling of intimacy between reader and writer. Railroad life, moreover, leads to certain usages in language that are peculiar to this group. All these things were taken into account by the writer in finding the right appeal for his letter. Then, as we shall see, he constructed his letter according to the four functions.

Mr. Station Agent —

Brother Railroader:

As soon as you have told the fellow at the ticket window that the noon train is due at twelve o'clock, and satisfied the young lady that her telegram will be sent

at once, and O. S'd the way freight, and explained to the Grand Mogul at the other end of the wire what delayed 'em, I'd like to chat with you just a minute.

It's about a book — to tell the truth, just between you and me, I don't suppose it's a bit better book than you could write yourself if you had the time. I simply wrote it because I'm an old railroad man and telegrapher and had time to write it.

The title of the book is "At Finnegan's Cigar Store," and the hero of the fourteen little stories which the booklet contains is Mr. Station Agent. The first story in the book "How Finnegan Bought Himself a Diamond," is worth the price of that ten-cent cigar you're smoking, and that's all the book will cost you.

I know you'll like it — I liked it myself. I'm so sure of it I am inclosing a ten-cent coin card for you to use in ordering it. A dime in the card and postage stamp on the letter will bring you the book by first mail. "Nuff said."

"73"

E. N. Richardson

P.S. — I am inclosing another card for your night operator, if you have one — I'd hate to have him feel that I had slighted him.

In this letter it was not feasible to obtain the personal touch by means of mechanical form and appearance. The book was so low in price that the cost of the letter had to be very low in order to leave any margin of profit. It had to be cheaply printed and sent under a one cent stamp. Filling in the name and address would have increased the cost considerably, and the few extra orders would not have resulted in enough profit to justify the additional expense.

In place of the filled-in name and address, a rather unusual form of salutation is used to make the reader feel that the writer is on his level and in accord with him. The novelty of the salutation itself attracts attention

and makes for the necessary intimacy of relation. The first paragraph of the letter likewise attracts, because it talks of things within the daily experience of the reader.

The second and third paragraphs arouse desire for the book by describing it briefly and by naming a low price. This price is made to seem even lower by comparing it with the price of a cigar, the pleasure of which is far less permanent than the pleasure to be found in the book.

There is no necessity in this case of convincing the mind by evidence in the form of testimonials, sample pages, money-back offers, or guarantees. The book is so cheap that desire is all that is necessary to make a man decide to buy it. Had the price been higher — say one dollar — such proof might have been necessary. It will be noted, however, that there is reference to the writer's qualifications, which help to convince the reader that the book is worth having.

Action is stimulated by the inclosure of a coin card, which makes response easy, and by exact directions for using it. The letter then closes with another touch of intimacy, the use of "73," the telegrapher's signal for "Good night," instead of the conventional "Yours truly."

The letter given above is perhaps not typical of sales letters in the sense that it is not a *conventional* application of the principles of sales-letter writing. It does, however, show the application of all these principles. To make them clearer, it will be necessary merely to analyze the several parts of the sales-letter problem.

Attracting Attention

The sales letter must first of all attract attention. An unread letter is only so much waste paper. No matter how appealing the description, how good the argument,

or how strong the stimulus to action, these are useless unless the receiver of the letter becomes a reader.

It might be thought that the simplest way to attract attention to a letter is by the use of an odd size, a striking color, or a pictorial letterhead. These devices are sometimes tried, but usually do not meet with the highest success, because although they do attract attention, they attract it to the form of the letter and not to the substance of the message. The receiver of the letter must have his attention attracted to the message.

In letters to some classes of persons, mainly advertising men and business men interested in advertising, headlines or quotations indicating the subject are sometimes placed at the beginning, separate from the body of the letter. The chief disadvantage of such headlines is that they take away somewhat from the personal character of the letter and bring it into the field of advertising. Under special conditions they are not only allowable but advisable. The following examples will illustrate:

> What *IS* this 'Practical Typometre' they're talking about — is it a vegetable or an animal?
>
> ---
>
> Subject: Better letters for your customers.

Even where a headline is used, and certainly in all other cases, attention must be attracted by the first paragraphs in the body of the letter. The first requirement is that these paragraphs should look attractive. This means that they must be reasonably short and simple in construction. A long paragraph repels the eye and distracts reading. A short one invites. It is frequently advisable to cut a long sentence in two for the sake of making separate paragraphs at the beginning of a letter. The following example will illustrate:

Frankly, Mr. Blank:

If a man should call on you and tell you that he could solve all of your office problems — that he would guarantee to develop a higher degree of efficiency — show you a better system of handling detail —

If he told you that he had many years of experience in the management of large office organizations — that he was now an officer in a large business training institute, and was also a lecturer on office organization in one of the large universities — if he told you that he had investigated and correlated the office systems of the National Cash Register Company, Burroughs Adding Machine Company, Sherwin-Williams Paint Company, Ford Motor Company — if he proved to you that he was an expert, would you pay him three dollars to work for you?

The beginning of the letter should be directed to the reader. "We beg to announce" is an interest-killer. So are most other beginnings that use the first personal pronoun. This is not merely because they are likely to be trite, but because they are about the writer. The reader has his own interests, and the writer should adapt himself to them. The second personal pronoun, *you*, should dominate the beginning, but this is really less important than taking the point of view of *you*.

EXAMPLES

Bad	*Better*
I wish to call your attention to a New York business book I have published and which is the latest and most authoritative work on its subject, that of "Business Law," which is of great and constantly increasing importance in the world of affairs to-day.	You do not know what day you may face some question of business law that will demand immediate answer. On the answer depends perhaps the success or failure of your future. If you have already felt that need you will certainly want to examine Blank's "Business Law."

The beginning of a letter should be specific and concrete. It should not be filled with vague abstractions, such as "highest quality" and "largest profit," but should visualize its statements in terms of concrete material and dollars and cents. General statements are likely to be trite, because they are used by many people and are applicable to many different propositions. When the writer says that his machine will interest us because of its economy and efficiency, we are not interested, because economy and efficiency are generalities that we cannot visualize. If he tells us the article will reduce our fuel bills ten per cent, or enable one man to do the work of two, we are eager to read further. This principle holds good where the beginning talks directly about the subject or about some general truth which will lead to interest in the specific subject.

Compare the following beginnings of letters written to young men:

Bad	*Better*
DEAR SIR: We hear it constantly said that there is an abundance of men of average ability, but the really high-grade man is remarkably scarce.	DEAR SIR: A Chicago paper in a recent editorial said, "There are $3000 men in this country in abundance, but $5000 and $10000 men, while in great demand, are as scarce as the oysters in a stew at a church supper."

The beginning of the letter should be original. That is another reason why the old, trite method of beginning "We beg to announce" is fatal to the success of a sales letter. People are not interested in things they believe they have heard before, and a beginning of this kind is so often used that it is entirely worn out. The writer should be very careful to avoid even such beginnings as

"You will be interested, we are sure," or "Your attention is called to the fact that," or "Have you ever stopped to consider?" It is impossible to give here a list of all the trite beginnings, but it must be set down as a general principle that any of the beginnings that sound old and hackneyed should be avoided, because they are no longer capable of attracting attention.

The beginning should be relevant. Sometimes in a search for odd or unique beginnings, the sales-letter writer strays too far from his subject and finds it impossible to relate his beginning idea to the body of the letter. This is wasteful at best and is in most cases ineffective. The reader feels that he has been tricked into reading the letter and resents it accordingly. The following illustrates a relevant beginning:

> DEAR SIR: —
>
> The lowest price at which The Harvard Classics — Dr. Eliot's famous Five-Foot Shelf of Books, WILL EVER BE SOLD HAS NOW BEEN REACHED in the new silk cloth edition, costing one-tenth the price of the original sets.
>
> I have set aside one hundred sets of this edition for the specific purpose of FREE EXAMINATION. This letter is your opportunity to examine one of these hundred "free examination sets" in your own home.

Not only should attention be attracted to the article, but it should be done in a positive way. It should not be by the use of negatives such as "Don't throw this in the waste basket." Neither should it be done by attacking competitors or by implying that there is danger of loss in buying imitations.

Another great danger to be guarded against is the unpleasant suggestion. It is unwise to bring to the mind of the reader at the start of a letter any unpleasant feel-

ing, because this is not usually associated with a desire to buy. A letter on an investment proposition that began with the statement that "Millions are lost yearly through unwise investment" might secure attention, but it would also arouse a feeling that would be fatal to the selling of stock.

There are occasions, of course, when the writer may begin with an unpleasant suggestion. If his article is one that can be sold to people only through their sense of fear — such as a fire extinguisher or a lightning rod — it may be well to draw a picture that would frighten the reader at the beginning. Such occasions are rare and the use of an unpleasant suggestion requires great caution. When in doubt, avoid it.

To sum up the requirements of a good beginning: it should be attractive in appearance, apt, specific, concrete, personal, positive, and pleasant. It should touch the reader's experience. It should interest him and make him wish to read the whole letter.

The following are among the most suitable types of beginnings for sales letters:

1 A question.

Why do you burn coal? – probably because you know of nothing better.

(Trite questions, like "Have you ever stopped to consider . . . ?" should be avoided.)

2 A statement of condition.

If your press-men were never late to work or tired, never struck for higher wages, and never made mistakes —

3 A command.

Don't buy a bale of cotton — buy a case of manufactured cotton goods

4 A news item or reference to a matter of current interest.

The army of turkey carvers will soon go into action.

5 A story or anecdote that is relevant to the subject (rarely useful).

They were out on the Rumson Road — "stalled"!

Short of breath and "all het up," the owner emerged from beneath his car, and the helpful friend, who was presiding over the oil can, beamed upon him.

"I've just oiled the cylinder, Shirley, old man," he said.

The owner became angrier and still shorter of breath. His hand went to his head and he grew red with vexation. For a moment he battled with his temper.

"Good heavens!" he gurgled eventually, "that wasn't the cylinder, — it was my ear you were oiling!"

6 A specific statement of fact about the article.

A five-inch slide rule that you can slip into your pocket when you go out on the job.

7 An announcement of a bargain or limited time offer.

Only ten days more of the special low-price offer on our World's History.

Arousing Desire

If the beginning of the letter does attract attention and arouse interest, it should be easy to accomplish the next step, that of arousing desire. Sometimes the body of the letter itself does not try to do this. Inclosures of samples or illustrations are used for this purpose. No description in words can be so effective as a pictorial representation, wherever this is possible; yet in many cases a description in words is necessary, because the valuable qualities of the article are unseen. A picture of a book, for example, would not ordinarily arouse much desire for it. The writer must therefore give in his letter some description of the article that will bring

out clearly its important characteristics, or "talking points."

The selection of these talking points is one of the most important problems of the sales-letter writer. There are many instincts and emotions in human nature that lead to the desire for certain articles. Complete classification of these instincts is impossible here. In general, however, it may be said that they fall into two groups — comfort and profit.

The latter is the more common appeal, especially to business men. Office appliances, such as typewriters, dictaphones, and adding machines, are desired only because they enable work to be done more efficiently or economically. They are designed to save time, energy, or money. The retailer who is urged to put in a certain line of goods or specialties does so because of his desire for larger sales or a greater margin of profit.

Every article that is the subject of a selling letter must be analyzed to discover what its possibilities of profit are to the people to whom it is sold. The writer must put himself in the reader's place and say "Now *why* would *I* buy this article?" If he cannot do this, he must talk with representative members of the buying class and find out what their attitude is.

The talking points depend to some extent upon the nature of the competition. If we had been selling the first typewriter that had the visible-writing feature, we might have used this as the talking point. Now that so many typewriters have this feature, it is no longer a distinguishing characteristic, and something else would probably be far more effective; for example, a two-color inking device or a tabulator. In finding the talking point then, it is first necessary to know the readers and the elements in their nature that would lead them to

desire the article. It is most necessary to know the distinguishing qualities of competing articles so that ours may seem to be different in its chief point of superiority.

The right selection of the talking point has much to do with the success or failure of any sales letter. When we see, however, that of two letters on the same article using the same talking points, one often produces twice as many answers as the other, we must realize that the method of presentation is important. This usually involves some description, though not necessarily a complete description. A description that simply enumerates all the good qualities of an article is bad.

The first requirement of a description is that it should be unified; that is to say, it should be concentrated upon one talking point — the essential characteristic of the article which distinguishes it from others and makes it seem desirable to the reader. This characteristic must not be buried in a mass of unessential details.

Besides being unified — bringing out clearly the talking point — the description should be as concrete as possible. It should make an appeal to the senses. To say that the machine is easy-running is not sufficient. To say that it has ball bearings is more specific, but does not particularly arouse a desire for it; to say that you are not tired after using it makes a stronger human appeal. "No three o'clock fatigue" sums it up concretely in a few words. It appeals to the senses and arouses desire. The following descriptions illustrate this point:

> That is the reason why you will be interested in the Harvard Valve of simplicity. There is not an unnecessary part in its whole construction. There are no plugs to stick, no seats to unscrew, no discs to be reground, no parts to be re-babbitted. Harvard construction does away with them all.

Indian Cedar Canoes are peculiarly adapted to the needs of the canoeist who has to get his arms back "in trim" for the summer competitions. They are light. Of course, most canoes are not heavy. But the Indian Cedars weigh only 42 pounds. They are so light because we select the lightest, yet at the same time the firmest, wood for the manufacture of each canoe.

The description of an article should not only visualize it to the reader and make it appeal to his senses, but if possible, the description should also contain some action. It must be remembered that the possession of a thing is of less importance than its use. Just as the picture of an automobile standing still arouses less desire than a picture of it in rapid motion along a smooth country road, so the description of any article that merely presents it as it stands, is less effective than the one that shows it in actual use. The reader should be made to see the rug on the floor of his house, the adding machine in his office, the book in his hand, and should be given a foretaste of the enjoyment or profit that he would derive from them.

In the case of some articles that appeal largely to comfort, it is often wise to make the description suggestive or imaginative. You can rely upon the reader's past experience and awaken memories in him that will lead to the desire for the article you have to sell. This suggestive or imaginative appeal must, of course, be handled carefully; otherwise, it may seem mawkish or silly. If you are certain of your ground, however, you can make an appeal of this kind extremely forceful. The following examples will illustrate this use of suggestive description.

The Harp is as old as music itself. From the dawn of history its strings have vibrated to every human emo-

tion. Modern perfection has but emphasized all its old-time thrill and power, and added the breadth and flexibility modern music demands.

More like Dickens, Scott, Stevenson — every American will want a uniform edition of O. Henry — "The American Kipling." The death of this irresistibly witty and warm-hearted story-teller of course makes his work finally complete. The tidal wave of O. Henry popularity sweeping over the fiction-reading world makes this first beautiful popular edition a thing that is bound to increase in value. The eight splendid volumes with their 147 gripping stories, surcharged with humor and pathos, are a perfect treasury of fascinating and absorbing reading. O. Henry is the most sought-for author of the day. Your library demands him, your patriotism demands him, your humanity demands him.

Sometimes, of course, the article to be sold is not a tangible thing, but rather a service. In this class would come correspondence school courses, investments, and the like. Descriptions of these can only be made concrete by putting them in the form of experience. A user of the service tells what it has meant to him and this awakens the desire of the reader to secure the same benefits.

Sometimes the chief superiority of an article lies in its lower price. This does not mean that the letter should concentrate upon the price itself. The bargain appeal is effective in the case of retailing and to a less extent in sales letters. Even in retailing, however, it has been found that a low price is less likely to arouse desire than a reason for the low price. "A $30 suit for $15" is not enough. But if the retailer shows that this lower price is due to an important purchase from a bankrupt company, or that this is a pre-inventory sale, or in some other

way gives a reason, we feel that it is an opportunity we cannot neglect.

So, in the letter that concentrates on price, we must show *why* the price is low. We show that our plan of selling has eliminated the middleman's profits, or that our enormous sales have decreased the cost of production. In any case, the idea to be conveyed is not merely that the price is low, but that there is a remarkable opportunity.

The price appeal, as we shall see later, is frequently a part of the stimulus to action. In order that it may be effective for this purpose, it is often wise to devote the main part of the letter to showing the value of the article, so that the reader will see its equivalence to higher priced articles. The low price may then be brought in at the end as a strong inducement to immediate action.

Convincing

If the desire is strong enough, the reader may buy the article. As a matter of fact, however, desire is rarely strong enough. It is usually necessary not merely to make him want the article but to convince him that he ought to have it. That means proof, not necessarily in the form of argument, but nearly always based upon some evidence. The kinds of evidence most frequently used in sales letters are facts and figures, tests, and testimonials.

To business men, facts and figures are frequently strong proof. We show the merit of the kind of typewriter we are selling by giving facts about its performance under various conditions. We show the value of our automobile by giving its record in endurance runs or speed races. We give figures of the growth of sales to indicate its popularity. These are only a few of the possibilities.

In giving evidence of this kind, the important thing to observe is that it shall be absolutely definite and concrete. It is not enough to say that our typewriter "has won numerous speed contests" or that "it has several gold medals," or that machines that have been in use for many years are still in good condition. The letter must state when and where the speed contests were won, and the like. For example, "The international speed contests at Madison Square Garden for the past nine years have been won on the Underwood Typewriter," or "The speed record of 136 words per minute was made at Madison Square Garden on October 25, 1915 by Miss Owen, on the Underwood Typewriter."

Testimony is frequently used as evidence, in spite of the fact that its use by many patent medicine concerns and others of doubtful reputation has done a good deal to discredit it. If the testimonials, however, are from people of established reputation who are authorities in their field and whose honesty is unquestioned, they may be extremely valuable in convincing.

If the testimonials in praise of an article are numerous, they are ordinarily given in the form of some booklet or other inclosure. If only a few are employed, and these are short, they may be inserted in the body of the letter. The following example will illustrate:

> Mr. George H. Daniels, the successful General Passenger Agent of the New York Central, said, "I am using several of your cabinets and find them indispensable to me in my work."

The strongest kind of evidence is that given by tests which the reader may perform for himself. A manufacturer of waterproof clothes, for example, inserts a sample of his fabric and tells the reader to dip it in

water. The manufacturer of carbon paper shows how his sample may be tested in comparison with others. The paint manufacturer sends a strip of wood coated with his varnish and invites the reader to use a hammer on it. Whether the reader performs these tests or not — and, of course, in many cases he does not — he is fairly certain to be impressed. The mere fact that the writer is willing to submit to the reader's own tests, indicates that the article is all it is represented to be. The following example is a good illustration of the way that a test may be handled in the letter:

> This letter was printed and filled in on the Lettergraph at an expense of less than three-tenths of one cent. Can you imagine a more perfect match? There cannot be one, for the same ribbon that printed the letter was used for the fill-in.
>
> Compare the letter with work done on any other machine. Then compare the costs. You will have the two best reasons why you should buy a Lettergraph.

Of somewhat similar nature, are guarantees and trial offers. The writer agrees to refund the purchase price, if the article proves unsatisfactory in any way. He may even go a step farther and send the article on trial, to be paid for in case it is found satisfactory; otherwise, to be returned. Experience has proved that in only a small percentage of cases is the article returned. This offer to send an article on approval, however, is used not only to convince, but also in most cases to influence action, and therefore may properly be considered under the next heading.

Stimulating Action

It has been shown that the value of any letter depends upon its power to secure response. Attracting attention, arousing desire, and convincing, all help toward this

final result. Usually, however, they are not sufficient without some kind of stimulus. The best place for this stimulus is at the end of the letter.

There are three important ways in which the letter may close with a stimulus to action.

1 It may do so by the "psychological command," which is simply an imperative statement to the reader to do a certain thing.

2 It may smooth away the possible obstacles to ordering and thus make it easy for the reader to do the thing suggested.

3 It may offer an inducement that will be sufficient to overcome the natural tendency to put the matter off.

Sometimes only one of these methods is used; sometimes two or all of them are used in combination.

The old-fashioned form of the psychological command was simply "Do it to-day." It was based upon the sound theory that the tendency of human nature is to obey an impulse from outside, unless there is some reason for resistance. The theory still holds good, but the particular command "Do it to-day" has now been so frequently used that it has lost much of its force.

The present tendency is to substitute in place of this trite command something more original and at the same time more definite. There is, of course, no one best form that can be recommended. The following are among the endings that have been successfully used:

Pin a dollar bill to this letter and mail at once.
Just sign and mail the inclosed card.
Write across the back of this letter, "I am interested," and return it to us.
Dictate a memorandum to your stenographer now while you think of it.

Whatever the form used, it is important that there be something at the end of the letter that crystallizes desire and conviction into action. It is even more important that there should be nothing that encourages delay. A letter that ends, "Whenever you are in the market for this line of goods, we shall be glad to hear from you" is ineffective. One that ends, "Trusting to receive your valued order, we remain" is hopeless.

The whole theory of letter writing is the theory of efficiency. That means economy of the reader's time and effort. In the case of sales letters, it is wise to remove as many as possible of the obstacles that may prevent a man's ordering. If he has to fill out a long, complicated order blank, or dictate an order, have it addressed, stamped, and mailed, he is put to considerable trouble and expense. If, on the other hand, he simply has to drop into the mail box a post card that is already addressed and stamped, there is no obstacle to his doing so. In fact, he has to resist, in order *not* to do it.

The factor of expense, of course, frequently prevents the inclosure of stamped and addressed post cards. The general principle, however, should be observed, that action should be made as easy as possible.

The systems of premiums and trading stamps that prevail in many classes of business are indications of the power of inducements in securing response. The nature of the inducement varies with different classes of people. To a business man, a saving in the form of money is likely to be most powerful; to a woman, an additional article in the way of a premium is likely to have a stronger appeal.

The special inducement should be explained on the ground that the offer is open for a limited time only, because its purpose is to avoid delay and stimulate *im-*

mediate action. A magazine publisher, for example, offers a book or a photogravure, provided you renew your subscription immediately. A publisher of business books has a special price for pre-publication orders: "This price is to be raised when the book is published."

There are many variations in all the methods of stimulating response. The chief point to remember is that the sales letter should close with some stimulus. The following example will illustrate:

> You take absolutely no risk. You can send for the books in the HARPER WAY, examine them for five days, and if you do not think that these are the books you need — *especially now* — send them back "collect," the subscription to the magazine will be canceled and you will owe us nothing.
>
> 100,000 sets of the former edition were sold. Men and women in every profession and trade bought it, in the HARPER WAY, realizing the force behind it, the importance of the contributors, the ease with which information may be found. *For there is no cumbersome index — all you have to do is to turn to the word and the whole story is before you.*
>
> This new edition is issued at the most opportune time. Satisfy yourself of its great worth by sending for the set in the HARPER WAY. That means: You shall be the judge of the set yourself.

Exercises

1 Assume that you are circulation manager of your school Year Book or magazine. Write a form letter to be sent to students to obtain their subscriptions for this publication.

2 Assume that you have opened a Steam Laundry for collars and cuffs exclusively. By reason of your specialization and your improved machinery, you are able to give prompt service and to save wear and tear on the linen. You can promise to return goods the day after you receive them. You can promise that goods sent to you will stand three to five more washings than they would if done by ordinary processes. Write a form letter to be sent to residents of your town to obtain their patronage.

3 Assume that you have taken the agency for talking machines in your town and that there is no competing establishment in the vicinity. Write a letter to be sent to possible patrons who are known to be musical.

4 Assume that you have the agency for the Victor, the Edison, or the Columbia Talking Machine and that agencies for the others are also established in your community. Write letters to people in the outlying districts of your town trying to sell them your particular machine.

5 Write a letter on the subject of some familiar article to be sold to business men all over the country. The article may be a self-filling fountain pen, an improved inkwell, a filing device, a labor-saving office appliance, or anything of like nature.

6 Write a letter to a merchant in your community to sell him advertising space in your school magazine or year book, or in some periodical read by students.

7 Write a sales letter for a tailor or a dressmaker.

8 Look over the advertisements in *System* or the *Saturday Evening Post* and select some article that you think could be sold to business men by letter. Write the sales letter for it.

CHAPTER II

THE APPEAL TO VARIOUS CLASSES

Adaptation to the Reader for Sales Purposes

THE sales letter must be adapted to the reader just as much as any other type of letter, or even more. The difficulty is, however, that whereas the ordinary business letter is written to a specific individual, the sales letter is almost always a form letter, and therefore must be suitable not merely for one individual but for many individuals of the same type. In other words, it must be adapted to a class or group. All people may be divided into groups according to various systems of classification, such as sex, age, education, occupation, and the like. The groups are innumerable. We may, however, study the characteristics of a few typical classes, and from this study and analysis learn how to adapt a letter to any class.

The first question the writer of a sales letter should ask is, "Who is the buyer?" The second is, "What is he like?" If he can answer these questions from first-hand experience, so much the better. Unless he can at least visualize the buyer, he is not able to write an effective letter to him. The writer of the letter quoted in the previous chapter knew station agents and could adapt his message to them in such a way as to secure response. He might not have had equal success with printers, farmers, or clergymen, unless he had studied their class characteristics and mastered their language.

All this simply emphasizes the fact that a writer should know as much about his buyers as he does about the article. He should know the buyer's needs, his interests, his class characteristics, especially as all these are related to the article he has to sell.

Letters to Dealers

It is easy to see how a letter to a dealer must differ from one to a consumer. The dealer is interested in the article only as a means of gaining profit for himself; consequently his interest in the article is an interest in its margin of profit, salability, service it renders, or some similar characteristics. Moreover, competing manufacturers are pretty certain to be writing to him. A sales letter, therefore, has a harder task in securing the dealer's attention.

Frequently it is necessary to send him a large number of messages before any response can be secured. A strong effort may be made to have these distinctive and compelling by reason of their mechanical form and appearance. They need not have so much of the personal quality, since he recognizes the letter as a form letter. Many times mailing cards are used instead of letters, because of the greater possibilities for illustration, color, and other forms of display, and because their brevity and accessibility make them more likely to be read.

These are only a few of the characteristics of letters to dealers from jobbers and manufacturers. They are sufficient, however, to illustrate how the principle of adaptation to the reader stands above all other principles. They even show why bright-colored paper and gaudy letterheads, why slang and foreign words, ordinarily objectionable, are sometimes permissible.

Letters to Business Men as Consumers

When we sell to the business man some article for his own use, either in the office or in the home, the material of our message should be somewhat different from that just described, although its style may be much the same. We must remember that the business man is busy, that he is practical, and that he receives a great many communications; consequently, the message to him should be brisk and crisp, with no waste words. If the matter cannot be compressed into a single page, it is safer to put it in a series of letters than to try to give it in one long message.

The business man in general does not object to colloquial language. In fact, he is more responsive to a letter that has in it an element of personal talk. It is advisable, however, to avoid an extensive use of slang. The average business man dislikes pretension or straining for effect, although frequently the journalistic and vivid appeal to him. In a word, a letter to a business man should be brief, snappy, and simple. It must be characteristic and distinctive.

The following is a good type of the letter that is successful with business men:

CAN YOU GET IT
WHEN YOU WANT IT?

Dear Sir:

When you want a letter, an order, an invoice, or any office record you want it QUICK.

It may mean a thousand dollars, some day, to be able to find instantly Brown's quotation, Smith's order, or the copy of Jones' letter, for on this particular record may hinge an important decision.

You have, perhaps, already installed a filing system to take care of such problems, but is it thoroughly

efficient — does it enable you to get what you want when you want it — INSTANTLY?

Every business man to-day seeks to keep abreast of the times, and wants to KNOW the latest and best methods devised to promote efficiency and save work.

To meet the widespread interest in more efficient office methods we have issued an interesting booklet covering the field of VERTICAL FILING, of which we have made a specialty for many years, and we shall be pleased to send you a copy, upon return of the postal inclosed, without any obligation whatever on your part.

IT PAYS TO INVESTIGATE.

Yours truly,

Letters to Professional Men

Professional men, like business men, receive a great deal of mail of the character of sales letters. One reason for this is the ease with which their names are obtained, as they appear in many directories and lists. Consequently they give little attention to any individual sales letter, unless they are specially attracted to it. Unlike business men, however, they have a general contempt for the sensational and cheap, and will cast circulars and mailing cards into the waste basket. They must be attracted, but it must be by means of the message in words. The difficulty of appealing to them is therefore greater than to almost any other class.

The expense of reaching them, moreover, is greater than that of reaching most classes. They demand the letter be sent under a two-cent stamp. They demand good quality in the paper, and conservative and correct form in the letter itself. They demand a style that is dignified and in accordance with the best usage. The brisk, snappy tone and colloquial diction that are effective with the business man are dangerous in letters to profes-

sional men. All this means that the ideas and statements in letters to professional men should be well chosen, and conveyed in accordance with all the laws of good taste. An individually typed letter is most desirable, but this is usually prevented by the expense. The cost of the individually typed letter is several times as great as that of the ordinary multigraphed form letter.

It is possible, however, to write the kind of sales letter that will secure profitable results from doctors, lawyers, professors, and clergymen. It should be short, but not curt; it should be dignified, but not stilted; it should be personal, but not effusive; and it must be in all details absolutely correct. The following example will illustrate an effective letter to professional men (in this case clergymen):

> Reverend dear Sir:
>
> Have you seen the new lighting fixtures in the Mary Immaculate of Lourdes Church, Newton Upper Falls?
>
> They are well worth study, we assure you, not merely from the standpoint of ecclesiastical interior decoration, but because they actually solve some pressing problems in church lighting.
>
> We do not overstate the case when we say that these fixtures present an entirely new scheme in church illumination, providing inverted mantle type gas burners and Tungsten electric lamps, skilfully combined in art forms of hand-wrought iron.
>
> You can, of course, hardly realize the harmony and effectiveness of the lighting scheme of this church from a mere description. And remember that this is but one of the many ecclesiastical buildings in which, under the direction of our Mr. ..... we have installed new, or improved old, lighting systems.
>
> In fact, we make a specialty of studying present lighting schemes of churches, and offering, without expense or further obligation, suggestions looking to a

more artistic and economical illumination. (And nowadays the influence of attractive, adequate lighting on church attendance is pretty generally recognized.)

Can we be of assistance to you also?

Very truly yours,

Letters to Farmers

People who live in the country, away from the continuous appeal of street-car cards, billboards, and other forms of advertising, are reached more easily by the sales letter than city dwellers can be. Besides, they receive less mail and have more time to give it careful examination. Any one who has ever seen the big mail-order catalogues of such firms as Montgomery, Ward & Company, and Sears, Roebuck & Company must realize instantly that farmers, and a great mass of people outside of metropolitan centers, are willing to read a good deal of advertising material. The farmer wants facts and he wants all of them. He is not satisfied to know that your article is superior to others in one single respect. He wants to know how it compares in all respects, and he wants proof.

Of course, the qualities that appeal to him most are those of a practical, common-sense nature. Utility is the most important consideration. Material is more important than fit; durability than style. If he can have style in addition, so much the better, but it is the practical side that appeals to him first. From this general principle it may readily be seen that the price element always enters. The bargain instinct common to all people is pronounced in the farmer. The device which department stores are continually using to attract buyers — that of a price in odd figures, like $3.98 and $2.47 — is useful with him. In this matter, as in others, he likes exactness.

The language and style may be similar to that used for the business man, with the exception that it should not be too crisp. It should be simple, direct, and colloquial. If it is possible to use a few homely expressions that smack of the soil, and allusions that touch upon his own experience, so much the better. Of course, these expressions and allusions must be free from any suggestion of strain. They must be simple and natural, and this demands some familiarity with the farmer's life.

The following example will illustrate a good appeal to farmers. (The same letter is also used to other classes of mail-order buyers, but, of course, the majority of these live in small towns or rural communities.)

Dear Sir:

Your request for our new catalogue has just come to my desk — I will have the book mailed to you to-day. I am glad you have asked for this catalogue, because we want your business, and because we can offer you an opportunity to save one-third on every purchase you make Direct from our Workshop. You can buy as much for $2 as the retailer can give you for $3.

Before you refer to the pictures and prices I wish you would read the testimonials on the inside of the back cover, also read what we say on the first page. The first page will tell you exactly how we do business and how we absolutely protect you. Then turn to the pages where the goods are pictured, and I'm sure you will find many things that will interest you — many things that will make delightful gifts for your friends.

First of all I want you to feel that we are determined to please and to satisfy you — we absolutely guarantee satisfaction to every person who sends us an order. This purpose has been thoroughly instilled into every employee, and if you experience the slightest disappointment in your dealings with us, I want you to write me personally and promptly. It is the policy of . . . . . that not one person shall have cause for com-

plaint, and I make it my especial business to see that no cause exists.

We want your patronage and that of your friends, not only now but for years to come, and if you will send us a trial order I promise that we shall strive to please you so fully that you will become a regular customer and loyal friend. Again, when you receive the goods if you are not perfectly satisfied, return the package, and I will see that the full amount of your remittance is returned to you.

You will find instructions for ordering on the inside of the front cover; you will find order blanks in the back of the book, and an addressed envelope and ring size card with this letter.

Yours very truly,

Letters to Women

Sales letters to women differ somewhat from letters to men. Women, as a rule, receive less mail than men, and they are less accustomed to business matters. For that reason, the letters may be longer and may have a closer resemblance to social letters.

The appearance of the letter itself is frequently made to resemble that of the social letter. The square baronial envelope is often effectively used, with the return address on the back flap instead of in the upper left-hand corner. A pen-written address often produces a good effect. Sometimes the whole letter is either pen-written or a facsimile of pen-written work.

These mechanical devices, however, are less important in the securing of the personal element than the tone and style itself. Here it is essential that there be absolute courtesy and deference to the woman's point of view. She must be led to see the advantages of owning the article. If argument is used, it should be persuasive, never combative.

The nature of the talking points depends upon the social position and degree of wealth of the woman. The bargain appeal is generally useful, and it is usually found wise to emphasize style and quality, rather than mere durability. In the case of women of the so-called upper classes, the element of exclusiveness is extremely important. Evidence in the form of facts and figures has little appeal. The testimony of prominent persons is more effective, because most women are influenced by what others are doing. If tests are used, they must be simple and easily performed. Guarantees are always good.

The language should be correct and even precise, with no colloquialisms or slang. Long words, especially those with a refined or literary flavor, or those which come from the French, frequently help to give the right atmosphere. They should be used with care, however, and should usually be confined to letters to women in the city. Even with women in the country, however, such words as "charming," "fascinating," and the like are effective.

The close of a letter to a woman should show simply and clearly just what she is to do. It should give unmistakable directions for ordering, and should impress upon her mind forcibly that if for any reason she is not satisfied she can get her money back or obtain a satisfactory adjustment. Firms that have been most successful in dealing with women have relied to a large extent upon the "satisfaction guaranteed" policy.

The following letter illustrates a successful appeal to women:

> Dear Madam:
>
> You are invited to attend a Private Sale of the stock of our Lingerie Shop, which was damaged by fire on the night of December 7th. This Sale will be held in the

Hall and Parlors of the Trocadero, commencing January 1st, at 10 A.M. and continuing the remainder of the week. Entrance may be had either through our Art Department or from Mathewson Street.

The stock, consisting of high-class French and Domestic Underwear, Corsets, and accessories of all kinds, Infants' Wear of every description, Silk Petticoats, etc., was only partially damaged by smoke and water; in fact, most of it is in perfect condition. However, as we desire to open our New Lingerie Department with complete assortments of new goods, we have decided to close out everything that was in the Lingerie Shop at the time of the fire, at greatly reduced prices.

We send you this special notice as we feel that our regular customers should have the opportunity to secure first choice of the bargains offered at such an unusual sale as this.

We hope that you will be able to attend the sale.

Yours very truly,

We also wish to notify you that our annual January White Sale of Linens, Wash Goods, and Embroideries, and our Clearance Sale of Suits and Garments will commence at the same time – Tuesday, January 1st.

Much space might be devoted to the analysis of other classes of people and a statement of the principles of the sales letters that would appeal to them. The classes discussed, however, will serve as typical examples.

Exercises

1 The following letter was sent out to selected lists of prominent women in small towns of the Middle West. Point out its faults and write a better letter to take its place.

Mrs. F. B. Clark,
Ottumwa, Iowa.

Dear Madam:

You know how difficult it is to fry meat by artificial light, and get it browned "just so." The kitchen light is usually way back in the center of the room, and the cook is constantly getting in her own light.

The Handy Light can be placed right over the top of the stove and every bit of the light thrown down upon the cooking. Everything will be light as day, no more need for burned or underdone meat.

By a little ingenuity, the Handy Light can be hung so as to light up the top surface of any kitchen stove, no matter what kind or how arranged. My wife always hangs it over a high-back chair as in Position "A." (See circular.) If the light tilts down too much, a handkerchief or dish cloth placed inside the curved base will hold it up in the proper position.

Try the Handy Light way of preparing supper tonight.

If you have any men-folks who shave themselves have them try the Handy Light over the mirror.

For playing the piano at night, the Handy Light cannot be excelled. Place it over the back of a chair or rocker as suggested for use at the kitchen stove.

For sewing at night, reading, or studying, the Handy Light concentrates every bit of the light on your work, and at the same time keeps it out of your eyes. The same amount of work can be accomplished in much less time, and with half the fatigue.

I will not enumerate further. After you have owned a Handy Light for a week or two, hundreds of ways to use it will have suggested themselves.

Do you not think it is a Handy Light?

Yours respectfully,

2 Publishers of a dictionary of poetical and prose quotations have decided to send out letters to three classes of people: professors of English in Universities, clergymen, and officers of women's clubs. Write the letter to clergymen and explain how the letters to the other two classes should differ from it.

3 Assume that you are the business manager of your school year book or monthly magazine. Write a letter selling advertising space in it to merchants of your town.

4 Publishers of a historical atlas retailing at $3 decide to send letters about it to business men, to teachers, and to lawyers. Write the letter to teachers and explain how the other letters should differ from it.

CHAPTER III

FOLLOW-UP LETTERS

Purpose and Plan of Follow-up

In previous chapters, the sales letter has been treated as if a single letter were intended to accomplish the whole purpose of making the sales appeal and securing a response. This is not always the case. A single letter cannot usually be made long enough to present all the talking points and arguments for an article. This is particularly true in the case of letters to business men.

Even in the case of such classes as will read long letters, it may not be possible to accomplish everything by one letter. A long process of education may be demanded before the reader can see that it is to his advantage to purchase. Again, there is a universal tendency upon the part of all people to delay action, and the effect of repetition may be necessary before they will send in their orders.

These are only a few of the reasons which have given rise to the development of follow-up systems. The purpose of the follow-up system is to educate readers to the advantage of purchasing an article, or to bring forth new sales arguments, or to repeat old ones in a new way. In any case, it is to secure the effect of a sales appeal by means of a series of messages. Follow-up letters are also used to prepare prospects for the visit of a personal salesman, and to co-operate with customers between visits of salesmen. They are sometimes used to build up a feeling

of good will toward the sender, so that sometime when conditions are favorable the reader may become a customer.

Follow-up systems differ greatly in length and in character. Some systems consist of only two or three letters, others have as many as twenty or even more. It is impossible to set down any definite limitations for them. We can, however, distinguish between the main types of follow-up systems and their usefulness for different purposes.

The general rule may be stated, that the follow-up plan as a whole is more important than the construction and style of any individual letter. Various factors must be taken into account in determining the length, character, and cost of the system. The most important factors are the following:

1 The Nature of the Proposition.

If the article to be sold belongs to a class with which the reader is already familiar, a short series of follow-up letters is usually enough. If it is comparatively new and unknown to the readers, a long series would probably be desirable, so that the readers may be educated to a point where they will realize their need for it. Thus, a typewriter would not require so long a series as a dictaphone.

2 The Cost of the Article.

A high-priced article would ordinarily require a longer series than a low-priced article, because it is easier to persuade a person to make a small expenditure than a large one. Thus, a fireproof safe would require a longer series than a safety deposit box.

3 The Margin of Profit.

Since the cost of a single form letter averages about 4 ¢ and the percentage of orders to the number of letters sent is usually not more than 5%, an article on which the profit is

small would not justify a long series. On the other hand, such a series might be very profitable on an article on which there is a large margin of profit. Thus, a single book would not justify a long series; whereas, a correspondence course would.

4 The Class of Prospects and the Source from which Obtained.

If the list to which a letter is sent is composed only of people who are likely prospects for the article, a long series may be justified; whereas, in the case of a list of people who are not known to be in the market for the article, a long series would not pay. Thus, a list of names obtained from advertising is deserving of a longer follow-up than a list selected from directories or from other similar sources.

5 General Purpose to be Accomplished.

The above factors should be considered particularly in reference to the length of the system. Upon the purpose of the system depends its character. If its purpose is to get all the possible orders within a short time, then the "campaign" system would be used. If it is to exhaust the possibilities of a list without reference to length of time, then the "wear-out" system would be used. If it is to keep the readers constantly in touch with the sender and ultimately to make them customers, then the "continuous" system would be used. These systems will be further explained later.

Types of Follow-up Systems

The simplest of all follow-up systems is the "campaign," in which a number of letters is definitely decided upon in advance, and each letter has a distinct part of the work to do. Usually, they are all written before the first is sent out. One is expected to get the attention of the reader and arouse his desire; another may attempt to give him convincing evidence; another may be concentrated upon the task of getting his response. As mentioned above, such a system would be used only when the time element enters — as for example, when a mag-

azine is attempting to get advertising for some special issue and the forms close on a certain date. In this case, this campaign would be climactic in effect, with a view to getting all the responses before a certain time.

Similarly, a campaign might be used in connection with the pre-publication offer of a low price on some encyclopedia or other expensive set of books. A campaign might be used with dealers in order to get them to stock up with a certain article prior to the general advertising of this article in publications. Here again, the time element would be important, because the goods must be on the dealers' shelves by the time the first advertisements appear.

A campaign system usually does not have more than five letters, and the length of time between them is usually not more than a week or ten days. The important thing to remember about them is, that although each one is complete in itself, they are linked together and depend upon one another for their strongest effect. For this reason, it is possible in each one to make reference to the previous letter or letters and to sum up the arguments which these contain.

The following example sufficiently illustrates the follow-up letter which is part of the campaign:

> Dear Sir:
>
> When we sent you our catalogue a week or so ago there was so much that was new and interesting we hardly had room to tell it all in one letter, neither can we expect you to realize all the advantages of "Come-Packt" sectional furniture on first thought.
>
> Because our plan saves you nearly two-thirds the cost, don't get the idea that there is anything cheap about our goods. We make a profit on every sale (about the same that the ordinary manufacturer makes when selling to the jobber) — BUT there's just

that ONE profit; you pay not a cent for commissions, wages, rents, etc., NOT ONE PENNY FOR THE THINGS THAT ADD ONLY TO COST and not to the value of the furniture. We make a specialty of this one kind of furniture; we are equipped to make it as economically as possible — this saves money for both of us. We KNOW that you can't get better furniture, no matter what you pay.

Look at the grain and beautiful flake in the wood we use. Not plain sawed oak, which is cheapest; not red oak, which is most commonly used — nothing but QUARTER SAWED WHITE OAK; it is so handsome, even before staining, that one man writes me, "he hates to touch it." I wrote him, of course, that our stains would BRING OUT the exquisite flake, the delicate grain, and add a lustrous finish to the furniture. If you could see some of the wood used in common factory furniture, before it is doctored up, there would be no need of explanations.

"Come-Packt" sectional furniture is honest all through — no chance for us to conceal defects or patch up flaws — no chance to disguise chestnut and other cheap woods to "look like oak," as can be done with finished furniture that you get at the store. When (by paying the price) you do get genuine oak, it may be red oak — it may be plain oak, but it is rarely Quarter Sawed WHITE Oak, such as we use exclusively.

As to "Come-Packt" prices, they speak for themselves. We have put up the strongest possible guarantee on our goods and we repeat — if you are not perfectly satisfied with what we ship to you, we will refund your money and freight charges. We are expecting to hear from you almost any day.

Very truly yours,

THE COLONIAL MANUFACTURING COMPANY,
J. BLANK, President

The Wear-out System

The "wear-out" system, as its name implies, depends upon sheer force and persistence. Instead of dividing

the task of making a complete appeal and assigning part of it to each one of the series, it makes a complete appeal each time and tries to secure the order. The difference in the letters is in the approach from different angles. For instance, in selling a set of reference books, one letter may make its approach through the parental instinct; another may depend upon the desire for an up-to-date library; another may point out business usefulness, and so on. Frequently, the letters are entirely different in style and are even written by different persons. Each letter stands alone and is judged by its individual results.

This type of system is frequently useful for following up inquiries received through advertising, and seems to work particularly well for sets of books and correspondence courses. Unlike the campaign, it often gets its best results from the first letter. On the other hand, it sometimes happens that a letter sent months or even a year later will produce profitable results, even though responses to previous letters may have been so few as to indicate that the list was practically exhausted — worn-out.

Each of the letters in a wear-out system is usually long. The writer takes it for granted that interest in the proposition is great enough to make the receiver wade through a long letter. Moreover, the sales appeal must be complete. It is a common thing to find a letter of three or more pages that makes no reference to preceding letters and gives the impression that it is the last letter to be sent. Inasmuch as this type of letter does not differ essentially from the single sales letter, it is unnecessary to illustrate it.

Sometimes after a campaign system is finished, a wear-out system is used.

Continuous System

The "continuous" system is elastic in character and adapted to many different uses. In general, its aim is rather to build up good will that may lead to a sale than to force a sale directly. It arouses interest and confidence in the proposition. It keeps the reader in close touch with the writer for a considerable period of time. The continuous system is especially useful for real estate and transportation companies, and others where sales are made infrequently, but when made lead to a considerable amount of business and profit. It is also useful for professional firms whose dignity prevents them from making a direct solicitation of business.

The continuous system is sometimes made necessary by the character of the prospects. High executives, men of wealth and education, and professional men generally, are more likely to respond to this suggestive, subtle method of appeal than to the direct efforts of the campaign or wear-out systems. Naturally, however, it would not be used except in cases where profit on business finally secured is great enough to warrant a considerable expenditure, for the percentage of replies on an individual letter is low and the number of letters required is sometimes very great.

The letters themselves have much less of the sales letter character than any of those previously mentioned. They must be interesting and brief. Frequently they are chatty and informal, like personal talk. There is no necessary connection between the different members of the series, but it is often wise to number them or use a color of paper or distinctive type of letterhead that gives the series continuity or uniformity. Occasionally, it is possible to make them timely by referring to events of current interest.

The following example will illustrate the type of letter used in the continuous series. This is one of a series of about fifteen that were sent by a leading woman's magazine to automobile manufacturers.

Christopher Columbus: Salesman

One of the most desperate ventures in all history owed its success to good sound salesmanship.

Christopher Columbus persuaded the close-fisted King of Spain to buy ships to embark on what scientific men of the period contemptuously termed "a fantastic tragedy."

How did Columbus do it?

Not by going to the King direct, not by speaking as man to man, but by getting Queen Isabella on his side before he went to the King!

Four hundred and nineteen years have gone since the Queen of Spain mortgaged her crown jewels to help pay for the "Santa Maria." Yet no sounder principle of salesmanship has been discovered than the one used by Columbus.

When you are considering your own sales problems bear in mind that:

"It pays to get the Queen on your side before you go to the King."

Very truly yours,
HENRY T. BARRETT,
Advertising Manager

You know the men who wrote the letters reproduced in the inclosed folder.

The Last Appeal

Sometimes after a fairly long series, a letter is used as a final appeal to bring responses from those who have been somewhat interested but have never sent in an order. The nature of the appeal varies widely, but one quality is essential — it must be intensely personal. The writer can safely assume that by this time he has a

measure of acquaintanceship with the reader and he need not be formal or ceremonious.

Ordinarily he makes his best possible offer as to samples and trials. He also uses every possible device to stimulate and facilitate response.

The following is a successful example of such a letter:

DEAR SIR:

If you aren't too busy, "suppose" with me for three minutes. If you can't do it now, shove this back on your desk until you can.

Suppose first, a new family moved into your community — a family that you knew would be desirable customers, a family whose trade you knew you could hold, once you got it started.

Suppose next you met the head of that family, and as courteously and tactfully as you could you spoke of your store, your goods, and your desire to show him that you deserved his business. And — he turned on his heel without a word to you.

Suppose again you met him, and again you tried to show him from another angle that it would be to his profit as well as yours, to trade with you. And — again he refused to even answer.

Suppose now, you repeated your requests on a dozen different occasions and each time he bottled up like a clam — couldn't get a word out of him.

I'll bet you'd be "hoppin' mad." Well, in a way, you're him, and I'm you. I've written you a dozen or more letters and each time, so to speak, you've spun on your heel without even an answer. BUT, here's the difference, I'm not a bit mad, but I'm mighty curious.

I've searched our proposition over from A to Izzard, trying to find out where it has fallen down in your eyes — why it has failed you.

Within the last six months, 682 first-class merchants have ordered from us for the first time. If every single one of them isn't thoroughly satisfied, I don't know it, and a kick into this office hits me first.

I'm mighty curious to know why we haven't had a

trial order from you. There is an order card attached. Ask your glove girl what she needs, and let us supply you. That would put us on trial.

Or write me where the hitch comes in that is keeping your house and ours apart. At any rate, please don't turn on your heel. Thank you!

Cordially yours,

Exercises

1 If you were Advertising Manager of a high school year book, what type of follow-up system would you use in getting advertisements from local merchants? Why? Outline a system of follow-up letters for this purpose and write one of the series.

2 If you were Advertising Manager of a standard magazine, what type of follow-up would you use in selling space to national advertisers? Write one of the letters.

3 What type of follow-up system would you use in selling stoves? Porch furniture? Plows? Encyclopedias? Automobiles? Give reasons in each case.

4 If you were proprietor of a company that produced multigraphed letters and other material for mail-order selling, what type of follow-up system would you use? Write one of the letters.

5 Assume that you are proprietor of a printing concern in a small town where rents and other expenses are low. Outline a follow-up system to secure business from corporations in large cities.

6 Write the final letter in the series.

CHAPTER IV

ADVERTISING COPY

Relation to Sales Letters

Advertisements have much the same purpose as sales letters and are constructed according to many of the same principles. There are important differences, however, which influence the methods of writing advertising copy.

In the first place, advertisements are public, rather than private, messages. They do not come to a man in an envelope bearing his name. They are placed on billboards for the world to see, or in publications that go to a wide range of people — sometimes as many as two million. Consequently, they cannot have the same degree of personality and intimacy that is possible in the sales letter.

In the second place, the readers are not selected by the writer in advance. He cannot pick out a list of people who are likely to become buyers and send his messages to them, as the writers of sales letters can. His advertisements must do the work of selection; must attract the right readers. They must do this quickly, for the advertisement gets but a hasty glance from the average person, and unless it attracts immediately it will not be read.

Finally, advertisements are not isolated. They have to compete with other attractions, such as the scenery behind the billboard, the persons in the street car and

the street outside, the news, stories, and articles in the newspapers and magazines. Usually they have to compete also with other advertisements that are likewise trying to attract the reader.

All these things mean that attracting attention is a more important function of the advertisement than of the sales letter. Fortunately there are various devices possible to accomplish this task, such as pictures, color, size, display type, and the like. The copy itself, or the message in words, may be more sensational, more vivid, more distinctive.

These differences also indicate that there is less possibility of individual adjustment to the reader than in other types of business English. The adjustment is like that of the public speaker rather than that of the salesman. The message must appeal to the average reader who is a prospective buyer.

Advertising copy, like sales letters, should take the "you attitude." It should be written from the standpoint of the reader and have the same motto as the sales letter, *readers first*. It should be written in language that is understood by the average person. The advertiser's name should not usually be at the top nor should his interest be overemphasized. The things that are closest to the reader's needs and interests should be put forward prominently to make the right point of contact. An advertisement, like any other kind of business English, is a message, not a mere announcement.

Classified Advertisements

Before the application of these general principles can be discussed, it is necessary to separate advertisements into their more important kinds and consider them separately.

The classified advertisement is usually in small type and gathered with many others similar in character in one section of the paper. For instance, nearly every newspaper has its "Help Wanted," and "Lost and Found" columns, and the like. A classified advertisement is merely to give such information as will secure the *right* responses. The object is not to get the *largest* possible number of responses.

In writing such an advertisement, therefore, it is only necessary to see that it be clear in its sense and simple in its language. It need not be made especially attractive, because the right person will know where to look for it and will find it. It should, however, have some individuality.

Publicity Advertising

There is another type of advertising in which the problem of copy is simple. That is the type known as publicity advertising, which serves merely as a reminder of the name, trade mark, or use of the product. It assumes that an appeal has already been made, or is to be made, that arouses desire and confidence. The publicity advertisement is merely a supplement. Most electric displays and billboards, and many car cards are of this type.

The message in words is a comparatively unimportant matter. The point is to give a quick, strong impression, for which purpose illustrations, color, and other mechanical devices are most effective. If copy is used, it is most frequently a slogan or a characteristic statement identified with the article. For this reason, publicity advertising needs little consideration here. The following sections will deal with general advertising (sometimes called display advertising), which does attempt to make a sales appeal by means of words.

Display Advertising

Most advertisements in newspapers, magazines, and other periodicals are display advertisements intended to make sales. They should be constructed along the general lines of a sales appeal, as shown in the chapters on sales letters. In the case of mail-order and inquiry-getting advertisements, they should follow these lines closely.

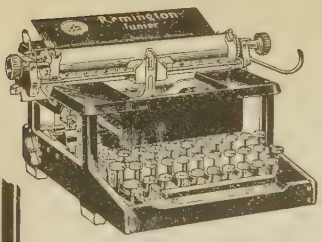
There is the difference, mentioned above, that the advertisement must attract attention in spite of competing appeals, and may do so by means of pictures or other display. Even with these elements for securing attention the copy itself has to attract, as well as do most of the selling work. The copy may attract attention by the use of appeals that are close to the reader's experience and that show him his need. It may do it by means of the news element, which helps to make the advertisement chime in with his mood when he is looking at the news material. It may do it by the use of the pronoun *you* and the "you attitude."

Desire is aroused and confidence created by the same kinds of description and evidence as are used in sales letters. The difference is in amount of space and method of handling. Action is stimulated by such devices as a direct command, the offer of a sample, free booklet, or other inducement, or a coupon to be torn off and filled out by the reader. All these correspond fairly closely with the devices used in sales letters.

The mail-order advertisement on page 298 illustrates the complete sales appeal.

Many advertisements, like follow-up letters, are not complete appeals. They aim to perform only part of the functions. Some arouse desire, others convince, still others have the vague purpose of creating goodwill that

COMPLETE SALES APPEAL ADVERTISEMENT



Just the Typewriter for You

SOLD ON JUST THE TERMS
THAT SUIT YOU

The

REMINGTON JUNIOR

Our latest product, the latest thing in typewriters, the machine for which YOU have been waiting.

The Junior is *smaller* and *lighter* than the Standard Remington models—weighs only 17 pounds.

It is *simpler*. You can quickly learn to operate it. No lessons needed.

It has *all the Remington essentials*, standard keyboard, standard type, and writes letters of standard size—the kind with the hundred-dollar look.

It sells for $50—the first absolutely first-grade machine at a medium price.

It is sold either for cash or on easy payments—$5 down and $5 a month.

You are not asked to buy the Remington Junior until you know exactly what you are getting. We will send it on ten days' examination to any address within the first and second parcel post zones of any Remington branch office. If you decide not to keep it, return within ten days—no obligation involved.

Here is your chance, your first chance, to get the typewriter you have always needed. Cut out this coupon and send it to us.

MAIL THE COUPON TODAY

Remington Typewriter Company,
(Incorporated)
327 Broadway, New York.

Send me a Remington Junior Typewriter, price $50, on free examination. It is understood that I may return the machine, if I choose, within ten days If I decide to purchase it, I agree to pay for it in 10 monthly payments of $5 each.

.....

.....

may later result in sales. Advertising men generally recognize two main divisions of appeals: "Reason-Why" and "Human-Interest." These two main classes will be discussed later.

The Qualities of Good Copy

As in all forms of business English, the qualities desired in advertising copy are distinctiveness and economy. Advertising men recognize these two qualities and call them "punch" and "getting across." Punch is the power that compels attention, because of the originality and force of the expression. Getting across is the adaptation to the readers that makes the appeal strike a responsive chord in those who are prospective buyers.

This latter quality — or economy, as we prefer to call it — is the more important. We must minimize the reader's time and effort. This demands, first of all, simple language that is on a level with the reader's understanding. Naturally, the exact nature of this language would vary to some extent with the subject. Soap and chewing gum are used by more people than pianos and automobiles. Consequently, the language in copy about the commoner articles would generally be the simpler. However, there is no connection between wealth and education, and even in selling pianos and automobiles, simple language is safe. Economy also demands that the statements be concrete and definite, and that the copy, as a whole, be terse.

It is fatal to the quality of economy to use language that is too elevated, cold, or pretentious. Great corporations, such as railways, frequently make the mistake of maintaining their own dignity and aloofness at the expense of intelligibility. They use long sentences and

technical words. The mistake is even more serious when made by a small advertiser.

The following example will illustrate the loss of economy from the use of pretentious and technical language:

ROYAL

A car of distinguished individuality that appeals to the discriminating. It represents the consummate embodiment of luxury and economy, the ne plus ultra of the automobile manufacturer's art.

Among its notable features are the six cylinder cast en bloc engine, the sliding clutch transmission, and three-point suspension.

Royal Motor Co.
Detroit, Mich.

Contrast with this the following piece of copy which has the quality of economy:

Dodge Brothers Roadster

A man's car in its sturdiness and swift response — a woman's car in its grace of line and design.

In short, an ideal car for two. Lounging room for both; and luggage room for both. Beautiful finish and steady, consistent performance — no matter what you ask it to do or where you ask it to go.

Distinctiveness is a more difficult quality to secure. It is that element of the original that sets an advertisement apart from others and makes it not only noticeable but easily remembered. Most writers of advertising copy attempt to differentiate their advertisements from those of competing houses, and in fact from all other advertisements. The element of difference may be in the illustration, in the type display, or in the language itself.

The use of such a distinguishing characteristic helps to secure what is called the "cumulative effect of a repeated appeal." This phrase simply means that one advertisement tends to remind the reader of other advertisements of the same article that he has seen before, and adds their appeal to its own.

The following has both economy and distinctiveness:

BIG BEN

Made in La Salle, Illinois,
by Westclox

You awake in the morning, snug and comfy, right where you are. — He's standing by your bedside, waiting, friendly, eager to help:

"The morning tub makes winning men, there's time to get it," says Big Ben.

"A clean-cut shave makes keen-edged men, let's lather well," says Big Ben.

"A short, brisk walk puts blood in men — let's walk partways," says Big Ben.

You try it once, you try it twice — best thing you know — good Old Big Ben!

He's punctual, he's loyal, he's big all over and good all through. Calls two ways — five minutes straight or every other half minute during ten minutes. $2.50 anywhere in the States. $3.00 anywhere in Canada.

Made in La Salle, Illinois, by Westclox.

Distinctiveness should never be secured at the expense of economy. In their efforts to be different, some writers strain for effect and secure more or less clever results that draw attention to the method of expression rather than to the article itself. This is a great error. The grotesque and absurd have little selling value, even for articles about which there is little to be said, such as cigarettes and beer. For articles that have value to the users, mere cleverness is worse than wasted.

Constructive Principles

Advertising copy is written in accordance with the same constructive principles that apply to other types of business English. Unity demands that there be one single message, as concentrated as possible. Unity is violated by the attempt to make too many points or to approach the subject from too many angles. A single advertisement, for example, cannot very well afford to

regard sanitation and beauty as of equal importance, and try to sell the reader on both of these arguments. Similarly, unity is violated by having the wrong "talking point" and by getting too far away from the subject.

Coherence demands that the material be arranged in proper order. This is usually the order of the sales functions, but it cannot be rigidly followed. Coherence also demands that a single point of view be maintained throughout the copy and that the ideas be properly connected. One successful writer of advertising copy adopts what he calls the "predicament" formula for writing copy. He begins by putting the reader in some predicament and then extricates him by means of the article he has to sell. For instance, he puts the farmer in the predicament of doing his hoeing by hand with tremendous effort and useless expense; then shows him how he can save both effort and expense by buying an up-to-date horse hoe.

Emphasis is especially important in advertising copy, because of the necessity of getting attention. Emphasis demands that at the beginning there be something important to the reader. It demands also that not too much space be given to unimportant ideas. The negative side should never have so much space as the positive. In other words, attacks on competitors and defects of other articles, if mentioned at all, should occupy less space than the merits of the article to be sold.

The illustration on page 303 is an example of an advertisement constructed in accordance with the principles of unity, coherence, and emphasis.

"Reason-Why" Copy

"Reason-why" copy appeals to the intelligence and encourages deliberation. It attempts to prove to the

Which Will You Keep?

"Acid-Mouth" or Sound Teeth?

YOU can't have *both* "acid-mouth" and sound teeth. They don't go together.

"Acid-mouth" gradually but surely eats away the enamel and lets decay strike into the soft interior of the tooth. In time you won't have a sound tooth left—*unless* you remove the cause of the trouble.

The sure way to counteract "acid-mouth" is by the regular daily use of

PEBECO
TOOTH PASTE

Pebeco is the scientific dentifrice designed to neutralize the mouth-acids formed by food-ferment. By doing this it removes what authorities claim is the chief cause of tooth-decay.

Pebeco also cleans and whitens the teeth, purifies the mouth, drives out bad odors and tastes, and leaves a feeling of clean freshness that nothing else can equal. The delightful tingle of its taste is a revelation.

You are invited to find out whether you have "acid-mouth," as 9 out of 10 people are said to have. If you have "acid-mouth," Pebeco is a necessity.

Send for Free Ten-Day Trial Tube of Pebeco and Acid Test Papers

Use ⅓ of Brushful

The Test Papers will show you whether you too have "acid-mouth" and how Pebeco counteracts it.

Pebeco originated in the hygienic laboratories of P. Beiersdorf & Co., Hamburg, Germany, and is sold everywhere in extra-large size tubes. As only one-third of a brushful is used at a time, Pebeco saves money as well as teeth.

Lehn & Fink

Manufacturing Chemists
120 William Street, New York
Producers of Lehn & Fink's Rivertis Talcum

reader that he should have the article by giving him reasons for its superiority. It is based on evidence and constructed according to logic. It concentrates on the function of conviction. The advertisement on page 303 is distinctly a "reason-why" appeal.

"Reason-why" copy is adapted especially to the following types of articles:

1 Articles that are in themselves useful or productive, such as office appliances and labor-saving devices.

2 Articles that are expensive and would not be purchased without careful consideration and comparison.

3 Articles that are more expensive than competing articles.

4 Articles sold to buyers who are characteristically careful, such as farmers.

"Reason-why" copy is not so well suited for articles that are bought habitually and frequently, such as breakfast foods and soap; or are bought chiefly for pleasure, such as candy and tobacco.

"Human-Interest" Copy

"Human-interest" copy makes its appeal to the senses or emotions. Psychologists call it a short-circuit appeal, because it attempts to get a response without deliberation; that is, without the process of the intellect. Among the most important emotions appealed to are those of fear, pride, and love (which of course includes mother-love, love of music, or any other strong liking). "Human-interest" copy almost always makes use of illustration and other forms of display, since these have a more direct effect on the senses than words have. Often the copy proper is very short, as in the following example:

VICTOR EXCLUSIVE TALENT

The best friends you can have — who cheer you with their music and song, who unfold to you all the beauties of the compositions of the great masters, who through their superb art touch your very heart strings and become to you a wellspring of inspiration.

(Illustration covering three fourths of page)

VICTOR–VICTROLA

"Human-interest" copy is generally suitable to the following types of articles:

1 Articles that are for luxury or refinement, such as musical instruments, toilet products, and beautifiers.

2 Articles that demand strong desire before their need is apparent, such as revolvers and insurance.

3 Articles of common use and frequently and habitually used, such as foods and drinks.

4 Articles that have their main appeal to women or children.

5 Articles that are in the lead in their respective fields, or lower priced than their competitors.

The "human-interest" appeal in copy is often by description. Sometimes the good qualities are painted in terms that arouse desire. Since this method, however, may lead to sentimentality and even absurdity, it is often better to use the story or dramatic form. A character is created to tell of the article and the pleasures and benefits of it. Frequently, dialogue is successfully used.

Display as Related to Copy

In the copy itself certain parts are usually placed in bold type or "displayed." Usually there is a headline and one or two other lines of display types. There should never be more than three, because an attempt to

emphasize more than three points is likely to result in the emphasis of none. Wherever possible, the two or three display lines should tell the story, in so far as three lines can. Thus, the headline at the top might contain the quality of the article which appeals most strongly to the reader. The line in the middle would contain the name of the article or its chief characteristic. The line at the bottom would give the name of the maker and the place where it may be obtained.

As has been suggested, the headline should appeal to the reader. To be attractive it should be short, specific, concrete, and apt. If possible, it should be expressed in four words. It should create a definite image. It should appear to belong to the subject. Such headlines as "Wonderful Increase," "At Last," and "Wisdom" have no appeal to the reader, because they are vague abstractions and might belong to any article. Much better are such headlines as "Insures Light in Emergencies," "Cambridge's Experience with Tarvia," and "A Summer Without Rent."

Appeal to Different Classes

The principles so far stated apply generally to all types of advertising in publications of wide circulation. Wherever the publication appeals only to a certain limited class of people it is possible to adapt the copy to it in such a way as to produce a stronger impression. An advertisement in a business-man's magazine, for example, must adopt a businesslike tone. In a high-class woman's publication, on the other hand, it is permissible to use more dignified and elevated language, even approaching the literary, and it is necessary to have it absolutely correct and precise. The question of adaptation to different classes has already been considered with ref-

erence to sales letters, and it will not, therefore, be necessary to repeat these principles here.

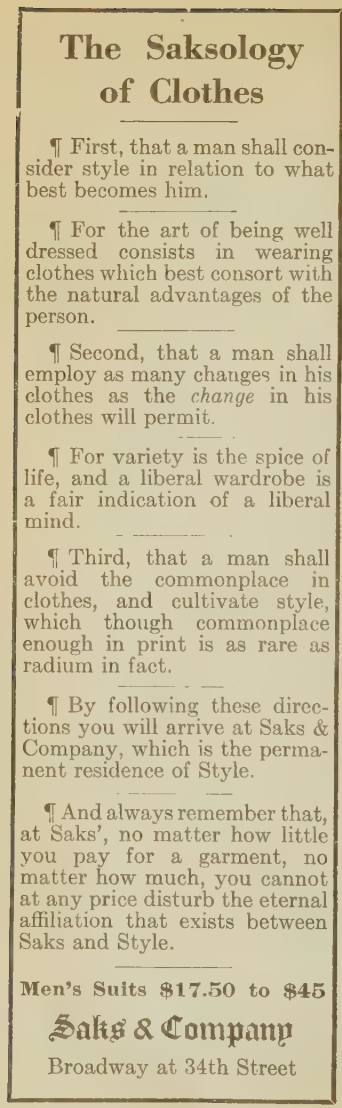
Retail Advertising

Retail advertising follows the principles used in general advertising. It should be written from the standpoint of the reader. For example, retail stores should not have simply a card announcing "John Jones, Boots & Shoes." The copy should give a real message directed to the readers and intended to secure some response from them.

It is natural that a great part of retail advertising should be in the form of bargain sales. The instinct for saving is universal, and the element of limited time is a strong factor in getting responses. Most department stores use the bargain appeal constantly with certain "leaders" featured in the advertisement each day. These leaders attract people to the store who when there buy other articles. Stores with a narrow range of merchandise reserve the bargain appeal for certain seasons during the year when business otherwise might be dull.

Unity demands that in a bargain appeal only a few articles should be featured. These should be chosen for their intrinsic interest and their timeliness. The other material in the advertisement, if any, should occupy less important position and space.

When the store does not advertise by means of the bargain appeal it may give reminders of seasonable articles, or it may have simply a general message of service. Such a message might point out the special advantages of this particular store, or it might try merely to create good will. Even with such a vague purpose as this, some sales argument should be drawn in. The writer's per-



The Saksology of Clothes

¶ First, that a man shall consider style in relation to what best becomes him.

¶ For the art of being well dressed consists in wearing clothes which best consort with the natural advantages of the person.

¶ Second, that a man shall employ as many changes in his clothes as the *change* in his clothes will permit.

¶ For variety is the spice of life, and a liberal wardrobe is a fair indication of a liberal mind.

¶ Third, that a man shall avoid the commonplace in clothes, and cultivate style, which though commonplace enough in print is as rare as radium in fact.

¶ By following these directions you will arrive at Saks & Company, which is the permanent residence of Style.

¶ And always remember that, at Saks', no matter how little you pay for a garment, no matter how much, you cannot at any price disturb the eternal affiliation that exists between Saks and Style.

Men's Suits $17.50 to $45

Saks & Company

Broadway at 34th Street

sonality may appear in the message, but it should not sacrifice the reader's interest. In a small community the personal popularity of a storekeeper has much to do with his success, and it frequently happens that he can adopt an original style of advertising that cannot be recommended for general use.

In a series of advertisements for a store it is wise to maintain certain identifying characteristics in size, style, illustration, or general style of copy. A certain amount of cumulative effect is secured by "keeping the name before the public" in this way; moreover, if the advertisements are sufficiently distinctive and interesting, they will attract a group of readers who will look for them regularly.

The accompanying example of a Saks & Company advertisement will illustrate an individualistic style that has been used by this store with success.

Copy Reminders

Some of the most important principles of writing copy have been summed up by one advertising agency in the form of rules headed "Don't" and "Do." They may be here repeated for the further guidance of the student.

Don't	*Do*
Don't be in a hurry to get words on paper.	Analyze your subject and your reader first.
Don't write over the heads of your public.	Use simple Anglo-Saxon language understood by everybody.
Don't let your little arguments obscure the big ones.	Make one point well — and be sure you make it.
Don't pile up unnecessary adjectives and adverbs.	Make sure that each word is necessary to the clear and accurate expression of your thought.
Don't treat all words as equal.	Put the best fighters on the firing line.
Don't use incomplete sentences.	If sentences must be mutilated to get them into space, let that be the last thing done.
Don't let modifiers get too far away from the words they modify.	Be sure of the agreement of subject and verb. The only safe way is to parse each sentence.
Don't use verbs of being where verbs of doing are possible.	Verbs are the life of good expression. Make them dynamic.
Don't use the passive verb where the active is possible. (*Are made* can never equal *we make*.)	Use the present tense in preference to any other. ("You like this hat the moment you see it" is more vivid than "You will like this hat the moment you see it.")
Don't use the plural number where the singular is possible.	Use the concrete in preference to the abstract.
Don't overwork *and* and *but*.	Find the one connective that shows the exact relation of your ideas.

Don't	*Do*
Don't feel sure you have just the right word because you can think of only one for the place.	Keep acquainted with the dictionary and you won't have to fall back on slang or coined words.
Don't use hoary *standardized* phrases.	Express the literal, concrete truth. It is never hackneyed.
Don't use mixed metaphors or far-fetched figures of speech — or alliteration.	Use figures of speech only when they bring your subject close to the reader's experience, or help him to visualize it.
Don't strain for the unusual.	When in doubt, be conventional.
Don't think about your *style*.	Try to write in the style of your readers. Keep their interests and their attitude always in mind.
Don't try to sell yourself or your copy.	Sell the goods.

Exercises

1 Write a classified advertisement to go in the Want Ads Column to obtain a position as correspondent or advertising writer.

2 Construct a publicity car card for talking machines.

3 Write the copy for a "human-interest" magazine advertisement about talking machines or player-pianos.

4 Write a "reason-why" magazine advertisement for an automobile, a kitchen cabinet, a vacuum cleaner, or a check protector.

5 Write a general magazine advertisement for some manufacturing establishment located in your city or town.

6 Write an advertisement for your city itself to attract settlers from other communities.

7 Write a retail advertisement for a collar and cuff laundry. (See Exercise 2, Chapter I, Part IV.)

8 Write a retail advertisement for some department store in your city.

9 Write an advertisement for some hardware, grocery, clothing, stationery, or shoe store in your town. (Not a bargain appeal.)

CHAPTER V

REPORTS

Nature and Purpose

A BUSINESS report is a systematic presentation of information about some specific phase of business. Sometimes it contains, in addition to the information, the writer's conclusions and recommendations based on the facts given.

Reports range all the way from the short published bank reports and audits, which are nearly all figures, to reports of field investigators, foreign consuls, and the like, which are likely to contain much description and narration. In some of these the presentation of facts occupies the bulk of the space; in others, more space is given to dignified persuasion and the making of recommendations.

The receiver of a report is usually some one in authority, as a president or a Board of Directors, who relies upon the information and recommendations for his or their plans. It is not necessary, therefore, that so much attention be paid to the question of adaptation to the reader as in letters and most other forms of business English. Of course, a report that is to be published for the benefit of the public at large needs different treatment from the one that is to be read by a single individual.

In general, reports can be classified as of two kinds, personal and impersonal. A personal report is ordinarily used for confidential matters and matters that are to

receive the consideration of only a limited group of persons known to the writer. The impersonal form, in which the writer speaks of himself in the third person, is used where his report is likely to be laid before a great many individuals who are not personally known to him. The impersonal report is more dignified than the personal, and corresponds very closely to the formal official letter. Many such reports, in fact, are written as official letters. Others are accompanied by official letters as "presentations."

Qualities of Business Reports

The two important qualities of a business report are clearness for the first reading and convenience for reference. A report is not of great value to the receiver if it compels him to waste his valuable time and effort in trying to find out exactly what the facts in the case are. They should stand forth so plainly that he cannot pass them by or misunderstand them. It may happen, also, that he wishes at a later date to refer to the information or recommendations. To prevent waste of time, the material must be so presented that he can lay his finger immediately upon what he wants and not be compelled to read the report through a second time in order to get the specific facts he needs.

For clearness it is necessary to observe the principles of unity, coherence, and emphasis, not only in the report as a whole but in the various sections, paragraphs, and sentences. There must also be simplicity and exactness in the words used and an avoidance of anything that savors of the rhetorical or pretentious. Clearness must never be sacrificed for the sake of interest. Technical terms should not be used except in personal reports to limited classes of readers.

Display of Reports

A large part of the clearness and convenience of a report depends upon its mechanical form, or display. It should be logically divided and have subheads and sub-subheads wherever necessary. The best plan is to separate the report into certain main divisions and have at the beginning of each one a heading in capital letters or underlined in red ink so that it will stand out clearly from the text. Then each one of the paragraphs of the text may have also its subhead which sums up the information contained in it. This should be placed in the left-hand margin of the report, which should be wide enough to accommodate such marginal subheads. The sample page of a report shown on page 320 illustrates this method of display.

Other methods of displaying the subheads are also used to good effect, such as that of having the subhead begin at the margin but extend across the page above the top of the paragraph to which it refers. The important thing to be kept in mind is that these subheads and sub-subheads should be distinctly separated from the reading matter so that they can be found at a glance. Of course, in each case the subhead itself must be so constructed that it will give an idea of the contents of the paragraph or section.

Display is also used advantageously in connection with statistics. Where a great many figures have to be given they should be tabulated in a form that makes them easy for comparison.

For instance, in tabulating figures of petroleum production in different countries, it would not be wise to construct the paragraph as follows:

The leading countries producing petroleum are the United States, Russia, Mexico, Austria, Roumania, Dutch East Indies (including

British Borneo), India. In 1914, America produced 265,762,535 barrels, or 66.36% of the total supply; Russia produced 67,020,522 barrels, or 16.74% of the total supply; Mexico produced 21,188,427 barrels, or 5.29% of the total supply; Austria produced 5,033,350 barrels, or 1.26% of the total supply; Roumania produced 12,826,579 barrels, or 3.20% of the total supply; the Dutch East Indies produced 12,705,208 barrels, or 3.17% of the total supply; India produced 8,000,000 barrels, or 2% of the total supply. The other countries produced lesser amounts.

The following would be a much better way of giving these facts:

Production of Petroleum in 1914 by Countries

Country	*Barrels*	*Percentage*
United States	265,762,535	66.36%
Russia	67,020,522	16.74%
Mexico	21,188,427	5.29%
Austria	5,033,350	1.26%
Roumania	12,826,579	3.20%
Dutch East Indies (including British Borneo)	12,705,208	3.17%
India	8,000,000	2.00%

Wherever possible maps, diagrams, and blue prints should be inserted to make the report clearer and more convenient for reference.

Outline of a Report

From what has been said about display, it is obvious that the value of a report depends to a large extent upon the proper division and subdivision of the material. For this purpose an outline should be constructed in advance. Such an outline will not only enable the writer to determine upon his main heads and subheads, but will also enable him to make sure that his report is unified, coherent, and emphatic.

The first step in making an outline is to define the subject, or determine upon its limits. You can then decide what facts may be included as essential and what facts may be excluded as having no bearing upon the purpose. The second step is to divide the subject. Its division must be made according to some definite principle. That is to say, it should be made geographically, functionally, or the like. If the report were to be on roads in New York State suitable for automobile trips the following division of material would be manifestly illogical:

I Roads in Oneida County.
II Macadam Roads.
III Roads in Process of Construction.
IV City Streets.
V Country Roads.

It is evident that no principle of division has been used here. The writer should first divide his subject according to the geographical sections of the state, then under each one of these divisions he can make subheads according to the number, quality, material, or location in respect to cities and country, or the like. After he has finished making his division he may discover that certain divisions are unimportant and can either be omitted or united with some other division. The purpose which a report is to serve will probably determine the relative importance of the different divisions. He may discover that his subject as a whole was too large, and that he should report only on roads in New York State suitable for automobiles, as "Country Roads in New York State Suitable For Automobiles."

A third step in the making of an outline is to arrange the divisions in logical order, so that progress may easily be made from one to the next. The order to be followed

may be the order of cause to effect, the climactic order, or a narrative or descriptive order. In reporting on the industrial conditions of a plant, it might be well to take the different divisions of the plant in the order in which they were visited. In reporting on a proposed new system of industrial organization, it might be well to show first the evils of present conditions and their causes, and then to outline the remedies suggested. It is usually safe to begin a report with facts close to the reader's experience, and to end with facts that are unknown to him and unexpected by him.

The final step in making an outline is to take the topics as they have finally been decided upon and express each one in the form of a definite sentence or topic. This method is especially desirable in the subheads, which are likely to cover only sections of a report and therefore can be made specific.

The following is a good example of an outline for a report on a selling system:

REPORT ON SALES DEPARTMENT OF STANDARD GEAR MOTOR CO.

A Introduction

I Authorization of report
II Scope
III Sources of material

B Body

The Present Selling System
1 Tabulated comparison of sales this year with last
2 Field and prospects
3 Methods of selling
a Office sales
b Salesmen on salary and commission
c Agency sales

II Faults of the Present System
- 1 Small number of salesmen results in
  - a An inconsiderable amount of territory covered
  - b Limited number of prospects followed up and sold
  - c Competitors entering field
- 2 Waste of 50% of salesmen's time caused by
  - a Lack of advertising
  - b Lack of follow-up letters
- 3 Lack of co-operation with agencies

III Remedies Suggested
- 1 Increase in salesmen so that
  - a More territory may be covered
  - b More prospects may be followed up and sold
  - c Competition may be met
- 2 Appropriation for advertising and follow-up campaigns to save 50% of salesmen's time
- 3 Closer co-operation with agencies

IV Probable Results
- 1 Increase in sales because of larger force of salesmen
- 2 The advertising and follow-up systems will result in
  - a Direct sales from advertising and follow-up systems
  - b Increase of 100% in selling power of present sales
- 3 Increased sales through agencies

V Recommendations
- 1 Increase in number of salesmen
- 2 Appropriation for
  - a Advertising campaign
  - b Follow-up campaign
- 3 Better treatment of agencies

C Conclusion
- I Summary of important facts
- II Summary of recommendations

The Introduction

When the outline of a report has been constructed the real work of writing it is half done. It is only neces-

sary to see that the report be supplied with the proper introduction and conclusion, and that the body be written in clear, readable style.

The introduction is of rather formal character. Ordinarily it sets forth the reasons why the report is presented, its scope, the ground that was covered, and the sources of the facts it contains. Sometimes it gives also a summary of the material, but usually such a summary is reserved for the conclusion.

The following illustrates the introduction to a report.

The Board of Directors of the X Real Estate Company, New York City.

GENTLEMEN:

In accordance with instructions from the President of your company, the undersigned has made a careful investigation of the selling system now employed by your company in its disposal of property at Tarrytown, New York, and has made a careful analysis of all the letters and other selling material employed. He has compared the system with those previously used by the company and those now successfully used by other companies in the same field.

As a result of this study, he now submits a detailed criticism of the system as a whole, and of the individual units of the system, together with recommendations which he believes will lead to improvements and greater profits.

Very truly yours,
(Signed) JOHN DOE.

It will be observed that the tone in the above example is formal. If the report were of the personal kind, the pronoun *I* would be substituted for the "undersigned" and "he," and the language would probably be more conversational. There might also be some general statement of the recommendations.

The Body of the Report

In the body of the report it is necessary to pay particular attention to the principle of coherence. There should be connectives between the different sections and in some cases a paragraph to summarize what has been presented and to introduce what is to follow.

Recommendations must always be carefully separated from facts. Sometimes recommendations can be placed at the end of each section. At other times it is possible to save them all until near the end of the report and then give all the recommendations in a body. Where the recommendations vary for the different sections of a report, it is best to place them directly after the facts upon which they are based. For example, in outlining improvements to be made in several departments of a business, the faults of each one can be pointed out, and then the improvements suggested, before taking up the next department.

Where emphasis is desired, it is wise not merely to put the important fact at the end of the paragraph or sentence, but also to underline it or write it in capitals or in some other way give it the emphasis of display. This is particularly important in a report that is likely to be subdivided and handed over to several individuals for attention; for example, a report outlining a new system of accounting, where each member of the office force would be given separate instructions.

Proportion must be observed. The important parts must be given more space than matters of little importance. Throughout the report facts should be stated concisely. Verboseness is undesirable everywhere, and especially undesirable where information is to be given.

The style should be absolutely simple. There should be no attempt at the rhetorical or ornate.

Collection system

As these overdue accounts come to your notice each month, you will be astonished at the amount involved and at the amount which is gradually going into the debit column of the profit and loss account. A good collection system can overcome much of this.

THE EFFECTS OF THE CHANGE

Reconciled accounts

When customers receive prompt replies to their letters and perceive that their claims are adjusted quickly, they will be pleased to check any statement that comes from this Company. Eventually, good feeling will develop, and accounts can be reconciled more readily.

Steady and trained customers

A collection system that brings in the money without hurting the customers' feelings means more business for the Company because the customers who are treated with tact remain customers. An effective collection system, moreover, trains customers to pay up on time, month after month. They sense the system in back of the letters and know that they cannot evade it. Prompt payments will increase cash on hand.

Goodwill secured

Any effort put forth to please a customer will re-establish confidence between our firm and the customer. He can be taught from experience that our house can be relied upon. As goodwill develops, we can obtain favors from him, such as requesting him not to deduct claims from remittances until we have investigated the claim and passed credit.

Permanency of trade

When customers are trained to keep their accounts paid up, they are likely to deal more extensively with us than they would if they already owed us considerable sums of money. An examination of our books shows that when we have succeeded in collecting an overdue account from a customer, he has frequently bought extensively in the following month. No one is willing to increase a debt that is already large; instead he is tempted to make his purchases at some other store where his obligations are smaller. For that reason prompt collections from customers lead to larger purchases by them and lessen the danger of their transferring a considerable part of their trade to our competitors.

Conclusion

The conclusion of a report should contain a summary of the facts given and the recommendations, if any, based upon them. Repetition here is not undesirable.

The following illustrates an effective conclusion:

> From the foregoing criticisms, it is evident that the failure of the Tarrytown campaign has been due only in part to the dullness of the real estate and investment market.
>
> The chief error made was in the failure to recognize the importance of adapting the selling methods to the class of people to be reached. It has been clearly shown that sensationalism does not have much selling value to people of refinement and education, and that a more dignified presentation that brought out clearly the advantages of this location for people with families would have been more likely to succeed.
>
> The campaign now proposed has avoided these errors, and it is the writer's firm belief that if the campaign is adopted by your Board, it will prove successful in spite of adverse conditions.
>
> Respectfully submitted,
>
> (Signed) John Doe

Exercises

1 Write a report to the teacher of your class stating the most important facts you have learned from your study of business English and where you expect to apply them.

2 Write a report to the principal of your school criticizing the present year book or magazine and suggesting where improvements may be made. If no magazine or year book is now published, report on conditions in the school that demand such a publication and suggest a plan for establishing it.

3 Report to the members of some society, athletic association, or other organization of which you are a member, stating the conditions of its finances and suggesting a method for raising funds.

4 Write a report on the effect of the European War on some business with which you are familiar.

5 Write a report on commercial conditions in South America and the present opportunity of the United States.

CHAPTER VII

BUSINESS NARRATIVE

September 1

1 I, JOHN PATTEN, have this day purchased from
1A Peter Frost his grocery business on 12 Front
1B Street, Belville, Ill., giving him in payment, cash, my farm of 160 acres, and a note for the remainder, $5000, for twelve months at 6%.

I have assumed all liabilities of the business, and have agreed to collect all outstanding accounts. An inventory of the business disclosed the following assets and liabilities:

Cash at First National Bank	$3000
Goods on hand	5500
Book accounts that are considered good	5000
Book accounts that are considered doubtful	500
Equipment of delivery wagons, horses, etc.	1000
Total assets	$15000
Bills payable	
Book accounts payable, falling due September, 1916	$4000
Three months' note in favor of E. R. Lennon, dated August 21, 1916, with interest at 5%	1200
Total liabilities	$5200

September 2

2–2A I have advertised for a clerk, a delivery boy,
2B and a bookkeeper. I have sent out a form letter to customers giving notice of the change in store management, and asking for the settlement of all outstanding accounts.

2C I have ordered by letter from Reid, Murdock and Company, Chicago, Ill., the following:

2D 100 lbs. of Monarch coffee at 33 cents; 3 cases canned peas, Monarch brand, at $2.60 a case; 1 case of Yacht Club salad dressing, $3.35; 1 case of Monarch canned salmon, $2.85.

3B I have inserted an advertisement in the Belville *Gazette*, stating the policy of the store, and requesting the patronage of the public.

September 4 (September 3, Sunday)

4 I have sent a letter to the Arbuckle Company, New York, asking for information about Yuban
4A Coffee, and suggesting that they send me sample packages as well as store cards and posters.

4B I have remitted to T. Costello & Company, 900 Water Street, Chicago, Ill., my check for their August invoice amounting to $48.50 less 3% discount for payment in 30 days.

September 5

5 I have received a letter from Ferguson Bros., truck gardeners, Marengo, Ill., soliciting my patronage for fall and winter vegetables. They urge that facilities for transportation assure fresh and reasonably priced produce.

5A I reply that my orders for this fall are already placed, but that I shall be pleased to hear what

figure they can make me on tomatoes and cucumbers, and also suggest that their representative call upon me.

5B I have sent the following order to Barret, Newburg and Company, Chicago, requesting that they ship immediately, via American Express:

3 boxes of American Family soap at $1.75 a box; 4 boxes of Ivory Soap at $3.35 a box; 1 dozen cans of Presto floor wax, at 21 cents each.

September 6

6 I have received a request from the Royal Baking Powder Company, New York, for permission to demonstrate their powder in my store, and to use my windows for purpose of display. They suggest the mutual advantage to be derived from such an arrangement.

6A I reply that I am agreeable to their proposition, but that for various reasons "Home Coming Week," October 1–8, will be best suited for such demonstration.

September 7

7 Mrs. J. Otis, a customer in good standing, writes a letter to the effect that a crate of melons was delivered to her September 5 in an unsatisfactory condition. The crate had been broken open and part of the melons were stolen.

7A I reply expressing my regret, and offer to adjust the matter to her satisfaction.

7B Mrs. J. T. Roby writes that she was called out of town unexpectedly, and that some grapes were delivered in her absence and spoiled before her

return. She complains that the fruit was a total loss to her, and wishes credit for it.

7C I reply to the effect that I cannot hold myself responsible for the loss, since I was not told to hold the delivery of the fruit. She is, however, a good customer whose trade I wish to keep; therefore I make her a special price on some fine Concords just in.

7D The premium on my store fire-insurance policy, number 167321, Etna Insurance Company, 250 Broadway, New York, amounting to $54.20 falls due September 18. I am allowed 30 days' grace, and charged 30 days' interest on the premium at 5% if I do not pay it until October 18.

September 8

8 George Case, a butcher in Milo, Illinois, writes me that he is opening a shop in the building adjoining mine, and suggests that we go into partnership, and for greater trade convenience, cut a door between the two stores. He enumerates the advantages to be derived from such a partnership, gives references, and asks for a conference.

8A I reply to the letter of Case refusing to consider the proposition, and give as my reason that I am friendly with the butchers already established here and cannot take the risk at present.

8B The constant demand for Yuban Coffee urges
8C me to telegraph the Arbuckle Company to ship immediately 100 lbs., C.O.D.

8D I have taken the agency for Diana Chocolates, and advertise that I will give a quarter-pound box free to every purchaser of goods amounting to $1 or more on September 9.

September 9

9 I order of the Joseph Campbell Company, Camden, New Jersey,

4 cases of asparagus soup at $1.90 a case; 2 cases of chicken soup at $1.90 a case; 3 cases of clam bouillon at $1.90 a case; 5 cases of tomato soup at $1.90 a case.

9A I inclose my certified check for the amount of invoice and request immediate shipment.

My request for a settlement of accounts, sent out September 3, has met with only partial response. Some customers settled in full, others have not as yet complied with my request. After consulting with Peter Frost, I have divided these into two classes; those who are known to be slow but good payers, and whose patronage I do not wish to lose, are classed as "A"; those who are doubtful or poor payers are classed "B." To each of these classes I send a form letter urging that

9B they settle their accounts. The letter to class A is firm, dignified, and respectful. The letter to

9C class B is sharp, demanding an immediate settlement of their accounts. I make it appear that this demand and the consequences which will follow delay are the result of a fixed business policy toward delinquent debtors.

September 11 (September 10, Sunday)

11 Mr. James Gore, class A, replies asking for an extension of time, giving as his reason illness in the family and lack of work due to the temporary

11A closing of the steel mills.

11B I see in the Chicago *Tribune* that Gustave Schultze, 114 Milwaukee Ave., a baker of 12

years' experience, wishes to go into partnership with a country grocer. He can supply his own machinery and put $2000 into the business. He gives as reference the Merchants Exchange Bank.

11C As this town has no efficient bakery, and as I am disposed to consider such a proposition, I write to him to come to Belville for an interview.

September 12

12 I receive a telegram from Gustave Schultze naming September 14, 2 P.M. for an appointment.

12A I remit by check to California Fruit Growers Exchange, 139 North Clark Street, Chicago, the amount of their invoice of September 5, $10, after deducting 50 cents express charge on goods covered by this invoice.

12B Belville is to celebrate "Home Coming Week" Oct. 1–8. I wish to make my store better known to country trade, and to that end have rented for the week a vacant store adjoining mine as a rest room for country patrons. I insert notices to that effect in the newspapers of ten small outlying

12C towns as well as in the Belville *Gazette*.

September 13

13 I have inquired into the business affairs of George Gates, class B, and decide to accept his settlement of 50 cents on the dollar. I write him to that effect.

13A I am interested in buying a new motor truck for the delivery of the store goods and have writ-

13B ten to the Staver Motor Company of Englewood, Illinois, for catalogue and prices.

13C I remit a post-office order to the *Saturday Evening Post*, Philadelphia, Pa., for one year's subscription. I ask that my subscription begin with
13D the October first number.
13E Caleb Jones who has been employed in this store for five years as clerk, wishes to go to
13F Chicago as head clerk for Walter Simpson, grocer, 1231 Milwaukee Ave., and has asked me
13G to write for him a letter of recommendation.

September 14

A crate of pineapples sent me by T. Costello & Company, 900 Water Street, Chicago, has
14 failed to arrive. I telegraph to inquire the reason.
14A They reply that the fruit was sent a week ago, and that they will look into the matter.
14B I am asked by the *Gazette* to urge the business men of Belville to co-operate heartily in making "Home Coming Week" a trade booster.
14C I have already secured facts about methods used and results secured in other towns. These I intend to use as a basis for a report to the business men of Belleville to show them how they can make the most of their opportunities.

September 15

15A I prepare a series of advertisements on service to be inserted in the *Gazette* beginning October 1.
15B In the stock taken over from Peter Frost are two gross of milk pans, and various other items of kitchen ware for which there is no present demand. I prepare a circular letter to go out to farmers who have been occasional customers of the store in past years offering to sell this stock at half price as long as it lasts.

Exercises

The following exercises are based upon the preceding narrative. The number of the exercise corresponds with the number in the margin of the story.

1 Write the letter in which Peter Frost offers to sell his business to John Patten.

1A Write John Patten's reply in which he asks for full particulars and suggests an interview to talk over matters.

1B Frost's reply to the foregoing letter of John Patten.

2 Classified advertisement for bookkeeper.

2A A letter of application for the position of bookkeeper.

2B A form letter to customers asking them to settle their accounts.

2C A letter ordering goods.

2D Acknowledgment of the foregoing order.

2E A newspaper advertisement stating the policy of the store and soliciting patronage.

4 A letter of inquiry.

4A Reply to the foregoing letter.

4B A letter remitting a check.

5 Letter soliciting trade.

5A Reply to the foregoing letter.

5B Letter ordering goods.

5C Acknowledgment of order.

6 Letter of inquiry from the Royal Baking Powder Company.

6A Letter in reply.

7 Letter of complaint from Mrs. Otis.

7A Reply to Mrs. Otis's letter.

7B Letter of complaint from Mrs. Roby.

7C Reply to Mrs. Roby's letter.

7D Letter that will be required September 18, and inclose bank draft for the amount of the premium.

8 Letter from George Case making me a partnership proposition.

8A The answer to Case's letter.

8B Ten word telegram to the Arbuckle Company.

8C Telegram from the Arbuckle Company.

8D Advertisement of free box of Diana chocolates.

9 Letter ordering goods, inclosing certified check.

9A Acknowledgment of order.

9B Form letter to Class A.

9C Form letter to Class B.

11 Letter from James Gore asking for extension of time.

11A Reply to Gore's letter.

11B Schultze's advertisement in the Tribune.

11C Reply to Schultze.

12 Telegram from Schultze making an appointment.

12A Letter remitting check.

12B Letter to editor of country paper.

12C Advertisement in country papers (100 words).

13 Letter to George Gates.

13A Letter to the Staver Motor Company.

13B Reply to foregoing letter.

13C Letter inclosing a post office order to the *Saturday Evening Post.*

13D Acknowledgment of the foregoing letter.

13E Letter of recommendation.

13F Advertisement for a grocery clerk.

13G Letter of application for the position of grocery clerk.

14 Telegram of complaint.

14A Reply to foregoing letter.

14B Open letter in the *Gazette.*

14C Report to business men of Belville pointing out the value of Home Coming Week and ways they can take advantage of it.

15A Advertisements on service for the *Gazette.*

15B Circular letter to farmers containing bargain offer.

APPENDIX

HANDLING CORRESPONDENCE: FILING SYSTEMS

The Morning Mail

THE systematic handling of correspondence has much to do with the efficiency of the business office. For that reason the student should be familiar with the methods of handling mail used in good business houses.

When the mail is received in the morning it should be opened by inserting a paper cutter beneath the flap of each envelope, and cutting along the top edge. Care should be taken to see that the inclosures are not cut or torn in any way. In some offices a machine is used for the purpose of opening mail. It is wise to glance at the heading, date, and signature of a letter so that, if there is any error, the envelope may be attached to the inclosure to serve as a possible method of identification.

In large offices after the letters are opened they are stamped with a time stamp to indicate the date and hour of receipt. In the case of government bureaus and business offices where the mail is likely to be of great importance, a number may be written upon each incoming letter, and a record made of its receipt in a book kept especially for this purpose. When the letter is answered, or otherwise disposed of, the proper record may then be made in this book. This method is cumbersome and expensive, but is useful as a precaution against the sidetracking of mail.

After these processes have been completed the mail

is sorted into piles for the different departments. Upon its receipt in these departments it may again need to be sorted. Even the mail intended for a single individual should be arranged in some convenient order.

All letters should be answered, if possible, on the day they are received. Orders take precedence over all other kinds of mail; inquiries come next; and third come claims requiring adjustment.

Duplicates and Carbon Copies

All answers to mail should be duplicated either by means of a letter press, or by the more modern method of the carbon copy. The letter press has the disadvantage that the answer to the letter cannot be kept with the original letter, inasmuch as the letter-press copies are usually made in a book. This book, however, is provided with an index, so that it is possible to find any copy fairly quickly.

The letter press, however, is still used in many business offices because copies made according to this method give an exact duplicate of the signature and the contents of the letter, and are therefore more acceptable as evidence in court than is the carbon copy. Moreover, the presence of a letter in the consecutive order of the pages in a book is of some value in proving the date on which it was sent, in case this date is ever called into question.

The carbon copy, however, is much more convenient for filing and for purposes of reference, and has therefore displaced the letter press in most offices for all purposes, except contracts and other matters involving possibilities of legal questions. The carbon copy is made on the typewriter at the same time as the original, and is attached to the received letter which it answers. The

copy is attached to the received letter, and stored in a box or drawer, called a file, for future reference.

Filing Systems

A file is kept for the purpose of enabling a business man to refer quickly to past correspondence. Many different kinds of systems are in use, each of which has its advantages and disadvantages. The ideals to be sought by any filing system, however, are as follows:

1 It should be quick. The person using the file should be able to put material in its place quickly and to obtain it again without difficulty.
2 It should be accurate. It should do away, so far as possible, with the danger of placing material in wrong places, so that it is not easily obtainable when wanted.
3 It should be elastic. It should be capable of growth, as the correspondence of a business grows.
4 It should be economical. It should require no unnecessary expense for its installation and maintenance. This, of course, means that it should be time-saving as well as material-saving.

Kinds of Files

The oldest type of filing device is the flat box about 12 inches wide by 12 inches long by 3 inches deep. Inside are twenty-six leaves, each with a tab bearing a letter of the alphabet. Material is filed in such a box under the first letter of the firm's or individual's name. Correspondence with John Anderson would be placed in the A section. Correspondence with Thomas Brown would be placed in the B section, and so on. Such a file meets the requirements of a small business, but it is not elastic enough for any business where the correspondence is likely to involve more than a few letters a day.

Similar to this flat-box system are the flat-drawer systems, in which each drawer contains the whole alphabet or a part of it. Some of them have springs for holding the material in place so that it will not slip out; others have metal hooks or posts upon which the correspondence is hung. These systems, however, are not extensively used in the modern business office.

The vertical file, or large drawer file, is most generally used at the present day. This file consists of drawers of such dimensions as to permit the letters and other material to be placed in them edgewise instead of flat. In this system folders with tabs are used for the different sections of the alphabet, or sometimes for the correspondence of an individual when this correspondence assumes fairly large proportions. In addition to the folders there are usually heavy guide cards of cardboard, bearing tabs which are marked with initials or numbers to designate the different sections of the file, and to facilitate reference to the folders which are grouped between the guide cards.

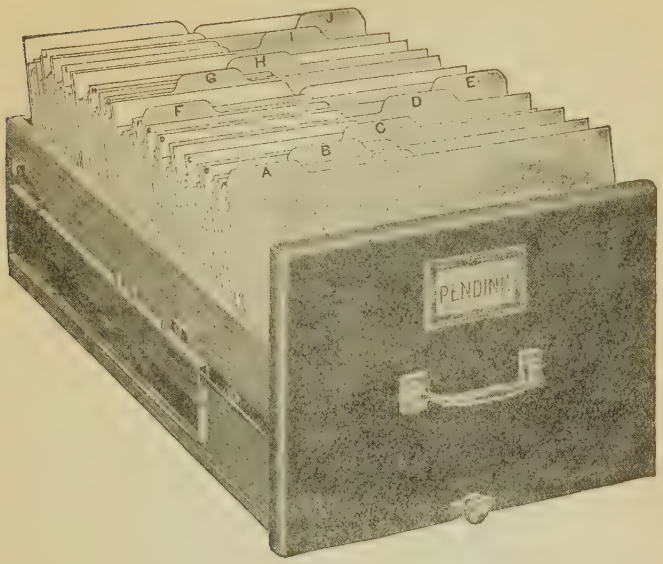
Vertical File*

Alphabetic Filing

The simplest system of filing correspondence in the vertical file is by the use of the name. There are guide cards for the alphabet dividing it into 25, 40, or even

* This and the following illustrations of filing devices are shown by the courtesy of the Yawman and Erbe Mfg. Co., Rochester, N.Y.

Alphabetic Filing

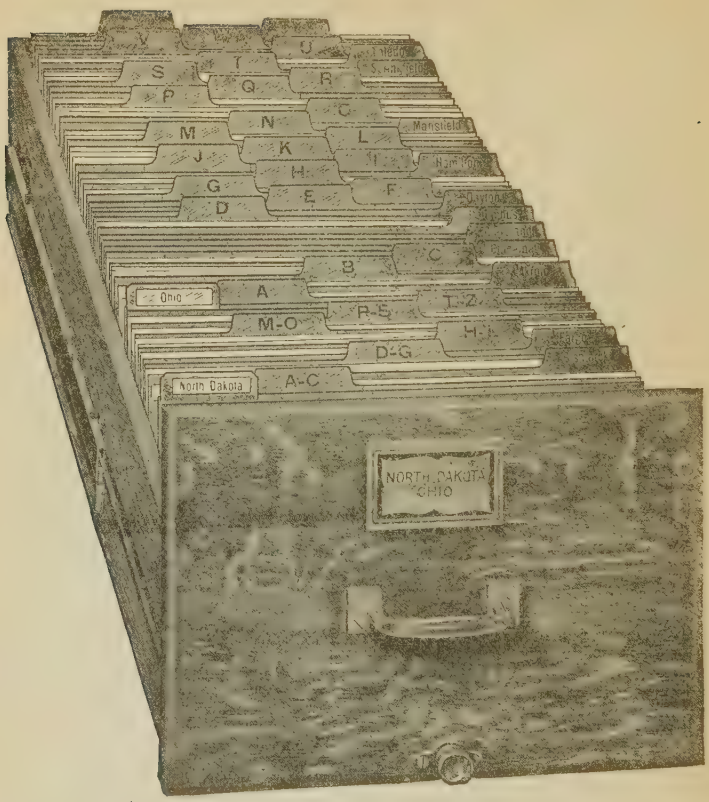


more parts. The letter A, for example, might be divided into two parts, one with a tab Aa, the other Al. All names beginning with A which have the second letter before the letter l, would thus come in the first part. All names the second letter of which is l or beyond l, would come in the second part. The letter A might be divided into more than two parts in the same way.

Between the guide cards are folders with further subdivisions of the alphabet. Separate folders are made for persons with whom an extensive correspondence is carried on. These individual folders would have tabs on the right-hand side, whereas the folders for groups would have tabs on the left-hand side.

In filing correspondence in this system it is necessary

GEOGRAPHIC FILING



to turn to the guide card nearest to the man's name; then look to see if there is a folder for this individual; if not, then find the group folder which includes his name. The new letter with carbon of reply is placed in front of any other material from this individual.

Geographic Filing

Geographic filing, or filing by localities, is another method frequently used where the volume of corre-

spondence is large, or where for purposes of convenience the customers of a house are grouped by localities. In this system the file is divided by guide cards bearing the names of states, or other territorial divisions, arranged alphabetically. In each section there is a further subdivision by localities, and sometimes still further subdivisions according to the names of the correspondents.

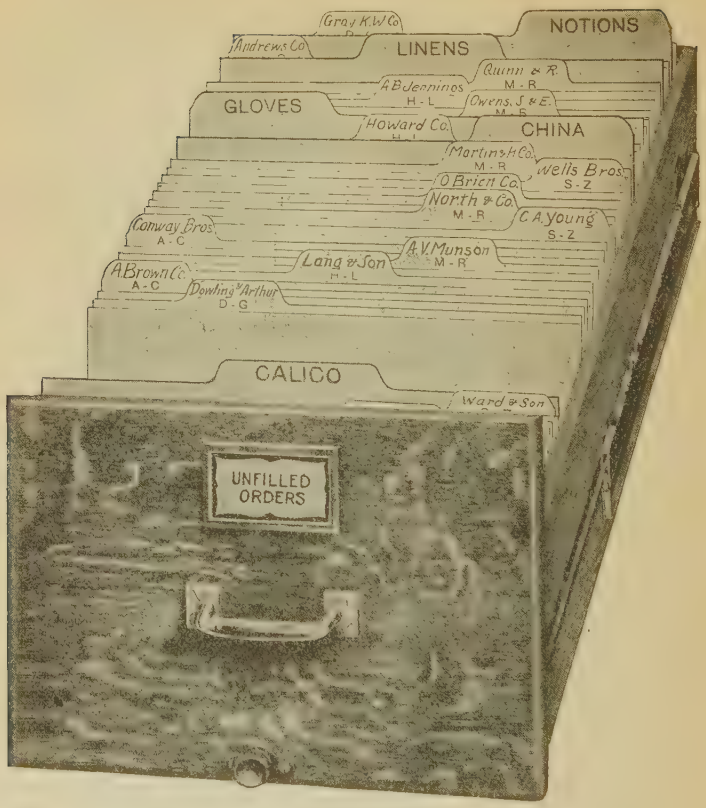
The chief advantage of the geographic system is that within any locality or section there may be a complete alphabetic name system. This makes it possible to expand any part of the file at will without discarding the entire system. The State of New York, for example, might contain within itself a complete alphabetic name file, whereas the State of Arizona would probably not require it. The disadvantage of the system is that in filing or finding material there must be reference not only to the name of the correspondent but to his address. This necessitates a certain amount of extra effort, and consequently there is less economy than in the simple name system, where only the name of the correspondent needs to be known.

Subject Filing

Subject filing is used in many businesses, such as railway and transportation companies and government bureaus, where the subject is of more importance than either the name or the address of the writer. In subject filing the guide cards are marked with the name of the subject or some subdivision of the subject. Within each subject section there may be a name system of filing.

The possible disadvantages of this system are the multiplication of subjects and subdivisions, and the frequent difficulty of determining the subject under which a letter should be filed. Several subjects are often covered in

SUBJECT FILING



one letter, and it may be hard to tell which is most important. In finding such a letter it will be necessary to search under several subject heads. It frequently happens in subject systems that the section headed "Miscellaneous" expands out of all proportion to the rest of the file.

The subject system can be used efficiently only under the following conditions:

1 The subjects must be clearly defined.
2 The subject must be more important than the name or address.
3 Other systems must be clearly inadequate for the purpose.

Numeric Filing

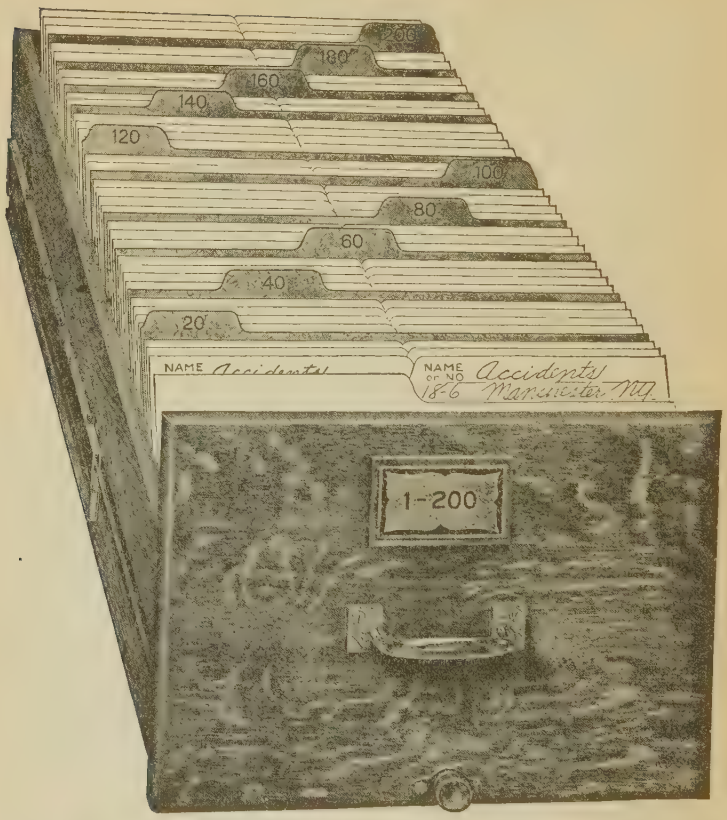
Numeric filing differs from alphabetic filing in that the files are divided by guide cards bearing numbers, and each folder has a number. Usually the main guide cards are numbered by hundreds and the subguide cards by tens. A numeric system is somewhat quicker than the alphabetic system, in so far as finding a particular folder is concerned. It is easier to find folder 1462 than to find folder Mar-Mat. It is only necessary to find main guide card 1400, subguide card 1460, and behind this to find folder 1462.

On the other hand, the numeric system requires a card-index file to show what number should be looked for. Thus, in order to look up the correspondence of Mr. James Marks, you would first turn to the card-index file and see that his number is 1462. You would then go to the letter file and find folder 1462. The double work of keeping a card-index file as well as a letter file and the extra time required to consult both files is the chief disadvantage of the system. Aside from this there is some danger that an index card may be lost, and if no duplicate existed it would be impossible to find the correspondence again.

A numeric system is chiefly valuable where the amount of correspondence is large and where there is considerable correspondence with each person. It is most useful for concerns that do an installment business.

Suppose, for example, that Thomas Jones buys a

NUMERIC FILING



piano on the installment plan for which he undertakes to pay in monthly installments of $10 for three years. He is given the lowest number not previously used by the concern, say number 8764. In the course of the three years he may receive letters from the collection department, claim department, service department, and several

others. All of it may be filed under the same number. Each department could, if necessary, have its own card-index file, and since these cards can all be made at one operation by the use of carbons there is little extra effort involved.

Moreover, the numeric system is most elastic. It provides for indefinite expansion. Sometimes the numeric system is used for subject filing either by assigning each subject an arbitrary number or by use of the "Dewey Decimal System," which classifies all subjects into main groups (not more than nine in number) to each of which is given one of the nine digits. Under each head there may be an indefinite number of subclassifications and sub-subclassifications. Thus, streets might have the number 4; street materials might be 43; and street materials — stone, might be 432; wood might be 433; asphalt might be 437, and so on.

Combination Systems

There are several systems that attempt to combine the advantages of the numeric and alphabetic systems so as to make the card index-file unnecessary, and to secure the advantage of quick filing and finding by numbers. One way of doing this is by dividing the file according to the name system into say 40 parts, and giving each part not only its letters but also a number from 1 to 40. To this is added a given and firm name key. The following illustrates:

Each guide card in the file would thus bear a name and a number from Aa-1 to XYZ-40. Behind each of these would be subguide cards from 0 to 9 which would make the file really divided into 400 parts. These subguide cards indicate the given name of the correspondent, thus "James Marks" would be found in Section 236.

Anyone familiar with the key would be able to file his correspondence quickly by finding guide card 236 and dropping the material in its proper folder. In finding it he would either use the key or more probably would look for the "Ma" card, and behind it look for the subguide card that indicated given names beginning with "J."

AUTOMATIC FILING SYSTEM*

A	B	C	D	E	F	G	H	I-J	K-L	M	N-O	P-Q	R	S	T-U-V	WXYZ
Aa 1	Ba 3	Ca 6	Da 9	Ea 11	Fa 12	Ga 13	Ha 15	Ia 18	Ka 20	Ma 23	Na 26	Pa 28	Ra 30	Sa 32	Ta 36	Wa 38
Am 2	Be 4	Ch 7	Di 10			Go 14	He 16	Ja 19	La 21	Me 24	Oa 27	Qa 29	Ro 31	Se 33	U-V37	Wi 39
	Br 5	Co 8					Ho 17		Li 22	Mo 25				Sm 34		XYZ 40
														St 35		

GIVEN AND FIRM NAME KEY									
0	1	2	3	4	5	6	7	8	9
SMALL NUMBER OR NO KEY	A-B	C	D-E	F-G	H-I	J-K	L-M	N-S	T-Z

Key to a 40 Automatic division

In devising any filing system it is necessary to know first of all what facts are likely to be available when looking for material; second, for what purpose the material is likely to be required; and third, what the amount of material in a given period is likely to be and how fast it is likely to expand. Knowing these, it is possible to determine whether an alphabetic or a numeric system would be most useful, and whether the file should be by names, by locations, or by subjects.

Follow-up Systems

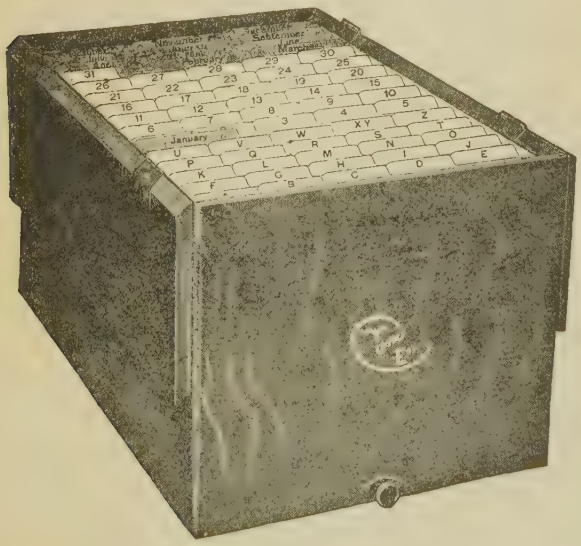
Frequently a letter is to be followed up by a further communication if an answer is not received within a given length of time, say ten days. Several devices are in use to make this possible. A simple way is to have a "tickler" file, which is simply a filing drawer divided by guide cards, each bearing a number from 1 to 31 to indi-

* Courtesy of the LIBRARY BUREAU, Boston, Mass.

cate the days of the month. Material can then be filed behind the number of the day on which it should again receive attention.

For example, a letter is received to-day, the 11th, and answered. It is to be followed up on the 21st by another letter, provided no answer is received. The original letter with a carbon of the reply is filed in section 21. When the 21st of the month comes these are taken out, together with other material which also is to receive attention that day, and the follow-up letter is written. It may again be filed under section 31, and this process may be kept up indefinitely.

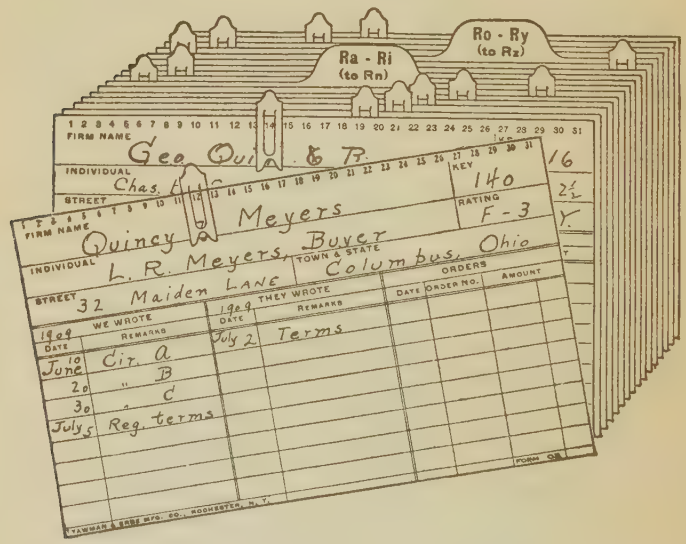
Follow-up File



A better method is to have each drawer of the file case divided into two parts, one for correspondence and the

other for follow-up material. Only the carbon of the answer is filed in the follow-up section. The original letter is filed in the correspondence section with the number of the day noted upon it. Thus, if an answer comes in before the 21st it is easy to locate the original letter and from this to find and remove the carbon that is in the follow-up section.

SIGNAL SYSTEM



In most business offices, however, where the amount of follow-up work is extensive a card file is used for the purpose. These card files are arranged according to a tickler system or else a "signal system" is used. In the signal system the cards are arranged alphabetically. Each card has along its top edge a division consisting of 31 parts, each about one-sixth of an inch wide. A little

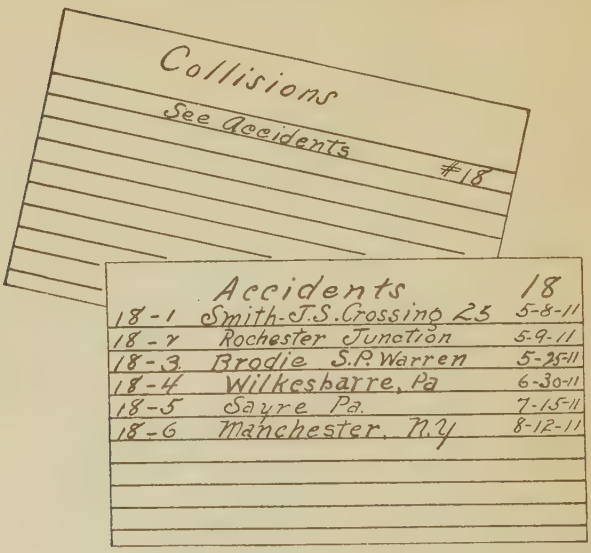
metal clip or signal can then be placed on the top of the card at the position which indicates the day on which the follow-up should be sent. These signals may be of several different colors to indicate the different kinds of follow-up material.

Such a signal system is particularly useful in the collection of installment accounts where the collection system involves a sending of several formal notifications and a number of personal letters. The two great points in any signal system are position and color, each of which may be made to indicate a number of facts.

Signals are sometimes used to show the attitude of the prospective customers toward the house. These signals record the nature of the reports made by the salesmen of the house after each call. For instance, a red signal would indicate that the salesmen had reported an antagonistic attitude on the part of the prospective customer; yellow would indicate indifference; white would indicate that the "prospect" was cordial, but was satisfied with the service of another house and not inclined to change; blue would indicate that he was almost persuaded to buy.

In the interval between the salesmen's calls, the office correspondents can send letters and other material to these prospective customers, giving them different treatment according to the classifications shown by the signal. As a result of this, they can be gradually won over to a more receptive attitude; and later reports of the salesmen, if they do not actually show orders, will probably cause the red signals to be replaced by the yellow or white, the white ones by the blue, and so on. After an order is secured, of course, the card of the prospective customer goes into the active-customers' file.

Cross Reference Index Card



The Card Index

The card index is necessary in numeric systems of filing in order to locate the correspondence of a given person or company. It is also useful for other purposes, such as cross reference and keeping lists of possible customers.

By cross reference is meant that a piece of material may be found from any one of several different facts, the name, the location, the subject, etc. A separate card index may be kept for each of these sources, or by the use of signals, one card index may serve to give several kinds of information.

For example, one concern giving instruction by correspondence gives each new student a number. The

entry may be "Henry Jones, bank cashier, graduate of Harvard University, Tenth National Bank, Nashville, Tennessee." He is given number 8425. All correspondence with him is filed under that number.

Three cards are then made out. The first is a simple name card to be placed in the alphabetic index. It contains all the facts as follows:

Jones, Henry 8425
Nashville, Tenn.
Street address, 121 Main St.
Occupation — Banking
Position — Cashier
Education — Harvard Graduate
Age — 33

The second card is substantially the same, except that the positions of the name and address are reversed. This card goes into the geographic card index, and is grouped in the section devoted to Tennessee and the subsection devoted to Nashville. From this index it is possible to find out the names of students in a given state or city.

A third card goes into the occupation index in the section devoted to financial work, and the subsection devoted to banking. This card has two signals attached to it. One of these by its color and place indicates the position of cashier; the other by color and place indicates education at Harvard University.

The cards in a card index may be of almost any size. The 3×5 inch, the 4×6 inch, and the 5×8 inch are the most common and convenient sizes. They should always be made out so that the most essential facts should be as near the top as possible. Guide cards with tabs are used to separate the sections of a card index, just as they are used in a letter file.

Files and Indexes as Aids to Memory

It may fairly be said that files and indexes of all kinds are intended to serve as aids to the memory. The student whose memory is good does not feel the need so keenly while at school, but in later business life he will discover that it is impossible for any one to remember everything. It is wise to begin early the practice of filing facts and material that may be useful later.

A simple file to begin with, may contain the notes of lectures and lessons in school. Cards may be made out each day containing the most important facts that have been learned and these may be indexed by subjects. If this is done, review at the end of the term will become a simple matter and "cramming" for examinations will be unnecessary.

It is even more advantageous to file summaries of useful books read outside school, together with extracts from them. This has the double value of refreshing the subject in one's mind, and of making it convenient to find the information again at a later date.

A file of circular letters, advertisements, or newspaper clippings may also be kept. These can be indexed by subjects or by firm names, with possibly a card index for cross reference. Such a file will be valuable later to one who enters the work of advertising or correspondence.

In preparing for debates it is almost essential to file and index the material collected. For this purpose fairly large cards, say 5×8, are best, as they provide space for tables of statistics, extracts from government reports, and extensive quotations from authorities. Newspaper clippings can be pasted directly on the cards.

This card index will be found indispensable during the debate to prepare for an effective rebuttal of the arguments presented by the other side. Inasmuch as speed in finding the material is absolutely necessary, it is well to have duplicate cards indexed according to subjects and according to authors or sources. Then if an opponent quotes a certain authority who has also made some statement favorable to your own cause, it is easy to turn to the card containing his statements and find a satisfactory answer to the argument presented. Lacking this exact means of reference the debater may have a general impression that the authority has said something favorable to his side, but will be unable to put his finger upon the statement at a time when it would be of help. Many debates are won by having a complete and accurately indexed file of evidence at hand, for instant reference.

It has often been said that in the business office the knowledge of a certain fact is less important than the ability to find the fact quickly and accurately. Practice in keeping a file of some sort helps to develop the habit of doing work methodically and systematically — a most important trait of the successful business man.

LEGAL POINTS IN CORRESPONDENCE

THERE are many points of law which are essential to the writer of business letters, because a neglect or violation of them may be productive of serious losses. This is especially true in the making of contracts by mail, the collecting of money, and the giving of credit information.

When is a Contract Made

A contract usually consists of an offer and an acceptance, and it is important to know when the contract is made. The law holds that a contract is made by correspondence when the offer has been received by mail and the acceptance mailed, or given in some other manner specified in the offer. For example, A writes to B offering to sell a certain house and lot for $5000. B accepts the offer and mails his acceptance. A is bound to sell the house and lot at this price, although he may not know he is bound until the letter of acceptance reaches him. Even though the acceptance is delayed or lost in the mails, the contract still holds good, provided, of course, the letter was properly stamped and addressed.

The justice of this will be seen from the fact that A by mailing his offer tacitly designated the post office as the agent, and B by delivering his acceptance to the agent (the post office) thereby made a binding contract. If A had specified in his offer that the acceptance should be telegraphed, then B would have been obliged to tele-

graph his acceptance; but as no other method of reply was specified, B mailed his acceptance.

The same principle holds good in contracts made by messenger, by telegraph, or cable or in any other way. Unless a different method of acceptance is specified, the same method should be used that was adopted by the party making the offer. Thus:

1 A sends an offer to B by messenger boy; B gives his acceptance to the messenger boy.
2 A telegraphs his offer; B telegraphs his acceptance.
3 A cables his offer; B cables his acceptance.
4 A mails an offer and requests the acceptance by telegraph; B telegraphs his acceptance.

If the person receiving the offer sends his acceptance in any other way than that used or specified by the person making the offer, the contract is not made until the acceptance is actually received by the person making the offer.

Moreover, the acceptance should always be sent within a reasonable time after the receipt of the offer. For instance, A makes an offer to B by telegraph. B does not telegraph his acceptance until the following day. In the meantime the market price of the article has changed and A has telegraphed a revocation of the offer, but this revocation was not received by B until after his own telegram had been sent. The Court held that there was no contract, as B had not accepted within a reasonable time. Had B accepted by telegraph on the same day he received the telegraphic offer, A would probably have been held.

Since a contract is made by the act of acceptance of an offer, the law of the State where the acceptance was made governs the transaction.

Revocation of Offer

The party making an offer has the right to revoke it or withdraw it any time before its acceptance. This revocation, however, must reach the person to whom the offer is made before he has actually made his acceptance in the manner designated or implied by the offer.

A offers to sell a house and lot to B for $5000. He mails his offer February 15th. On February 17th he mails another letter revoking the offer. B receives the offer on the 18th, mails his acceptance on the 19th, and receives the revocation on the 20th. The contract would nevertheless be made. Had A telegraphed his revocation on the 17th, it would have arrived before B mailed his acceptance, and consequently the revocation would have been effective. The important point to know is that a revocation to be effective must be received before the acceptance is made.

It is sometimes possible to avoid this difficulty by specifying in the offer that the acceptance must be actually received within some definite time.

Catalogues, circulars, and price lists are not considered as offers, but merely as invitations to do business.

The acceptance makes the contract; therefore, it is not revocable unless *expressed provision* is made for revocation in its statement. Thus, when B accepts an offer and mails his acceptance he is legally bound, unless he reserves the right of cancellation in some such way as the following: "I accept your offer unless you get a revocation from me by telegraph before this letter reaches you." If he sends an unconditional acceptance, he has no right of revocation which he would not have enjoyed had the contract been made with both parties present in person.

Stoppage in Transitu

It sometimes happens that the seller ships goods on account to some party and before they are delivered learns of the insolvency of the buyer. He can then exercise the right of stoppage *in transitu*. This right is dependent upon three conditions:

1 The goods must not have been paid for either wholly or in part.
2 They must be in the possession of a third party (usually a transportation company).
3 The buyer must be insolvent or otherwise unable to pay his debts.

The right is exercised by demanding of the third party (usually the carrier) not to deliver the goods to the consignee.

A in New York ships a printing press to B in Hartford, Conn., via the New York, New Haven & Hartford Railroad. After the shipment A discovers that B is insolvent. He wishes to exercise his right of stoppage *in transitu*. He therefore mails the following letter:

March 2, 1916.

General Freight Agent,
New York, New Haven & Hartford Railroad,
New York City.

Dear Sir:

We delivered to you yesterday, March 1st, 1916, a Gordon Printing Press consigned to Blank & Blank, Hartford, Conn. Since then circumstances have arisen which warrant us in exercising our right of stoppage in transitu. Please, therefore, hold goods subject to our order.

Yours very truly,
Harrington & Babcock

In exercising this right, care must be taken that the buyer is actually insolvent; otherwise the seller may not only be compelled to deliver the goods but also may be liable to the buyer for damage resulting from the stoppage.

Law of Libel

Second in importance to the making of contracts by mail and telegraph is the matter of libel in letters. Libel consists in the making of statements that may damage the reputation of some person or that are defamatory. To be actionable a libel must be published; that is, seen by a third party. A letter written by A to B may contain statements that are derogatory to B or likely to injure his reputation, but this does not in itself constitute ground upon which B may seek to recover damages. If A shows the letter to a third party or allows it to be seen by a third party, the libel is published, and B may bring action against A.

Any libelous statement upon a post card would therefore be regarded as proper ground for action. For that reason it is not permissible to send dunning letters or collection notices upon a post card, nor is it permissible to have upon the face of the envelope in large type the name of a collection agency with such mottoes as "We Get Results Where Others Fail" or "You'll Have To Pay Us Some Time." Such statements are regarded as damaging to the reputation of the person receiving them, and their presence upon the outside of a card or envelope is sufficient to constitute publication.

As a rule not only business courtesy but legal safety requires that collection letters be inclosed in an envelope, and that they contain no malicious or defamatory statements.

Credit Information

Of equal importance is the matter of giving credit information. Banks, mercantile companies, and individuals are frequently requested to give their opinion as to the credit rating and responsibility of persons. Courtesy and a desire for reciprocal favors of a similar nature usually prompt them to give the information requested. They should in all cases, however, be careful to see that they do not either expressly or impliedly accept any responsibility.

It would not be wise to reply to such a request by saying, "I advise you not to give Mr. Blank credit," or, "We believe that Mr. Blank is not a person to be trusted." It would be better to say, "We have no information which would justify us in recommending the person about whom you inquire," or, "Our experience with the person about whom you inquire is not such as to warrant a favorable opinion."

The importance of carefully guarding all statements of this kind is due to the fact that, although statements may be true, it is not easy to prove their truth.

In letters requesting credit information, especially where the information is unsatisfactory, it is best not to mention the name of the person but to refer to the previous letter. This is an additional protection against possible action because of the publication of a libel.

The following is a safe form of letter used by banks in giving unfavorable credit information:

> GENTLEMEN:
>
> We regret to say in answer to your letter of February 18th that we have not sufficient information to indorse the credit standing of the person about whom you inquire.
>
> Yours very truly,

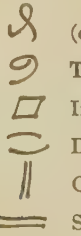
PRINTER'S PROOF MARKS

As advertisements, booklets, and many other business English messages must reach the reader in printed form, the writer of such messages should be able to supervise the printer's work; also he should be able to read and correct the proof.

The manuscript sent to the printer is called "copy." After the type is set up it is inked and an impression of it taken. This impression, called "proof," is returned to the writer for correction. It is accompanied by the original copy for comparison.

Proof-reading must be done with great care so that every error shall be detected. Every word, every letter, every punctuation mark must be scrutinized. Errors are marked where they occur, and corrections written in the margin opposite the end of the line. If several errors occur in a single line, corrections in the margin should be in the same order as the errors and should be separated by diagonal lines.

Certain signs, or *printer's proof marks*, for pointing out common errors and correcting them, are in general use. A list of these is given. If other directions for the printer need to be given, they should be inclosed in a "ring" so as not to be confused with new material to be inserted. For greater safety the words "To the printer:" may be prefaced to these directions.



(dele) Take out

Turn an inverted letter

Indent

Directs that space be taken out

Correct the alignment

Straighten line

	Indicates more space between words or letters
	Equalize spacing
	Indicates an insertion
	Indicates less space between words and letters
	Indicates broken or imperfect type
	Indicates a lead spacer which shows in print
	Let it remain as set; change marked was wrong
	Make new paragraph
	Run in without paragraphing
	Indicates that a word or line is to be moved towards the face of the bracket, whichever way turned
	Insert a hyphen
	Insert a period
	Insert an apostrophe
	Insert double quotation marks
	Use single quotation marks
	(lower case) Use small (common) letters
	Use capitals
	Set in italics
	Set in Roman type
	Transpose letters or words
	(wrong font) Directs attention to a letter of a wrong size or style
	Query as to spelling or use of language or fact
	Compare with copy
	Set in middle of line or page
	Carry forward to next line
	Insert a lead (a narrow strip of metal used for spacing between lines)

MARKED PROOF OF UNCORRECTED PAGE

The cry of the first boy was, Shine your boots here." It announced the simple fact that he was prepared to shine their boots. The cry of the second boy was "Get your Sunday shine!" It was then Saturday afternoon, and the hour was four oclock. This second boy employed imagination. He related one attraction another; he joined facts together; his four simple words told all that the first boy said, and a great deal more. It conveyed the information, not simply that he was there to shine shoes, but that to-morrow was Sunday; that from present appearances it was likely to be a pleasant day; that he, as a bootblack realized they would need an extra good shine; And, somehow, the sentence had in it a gentle reminder that the person on whose ears it fell had heretofore overlooked the that fact the next day was the sabbath, and ~~that~~ any self respecting Christian would wish his shoes shine before he repaired to the sanctuary. Perhaps it was merely good luck that this boy secured twice the business of the other, but I have seen too many of such experiences to think them as accidental.

DELAND: Imagination in Business

(Copyright, 1909, by Harper & Brothers

PROOF OF CORRECTED PAGE

The cry of the first boy was, "Shine your boots here." It announced the simple fact that he was prepared to shine their boots. The cry of the second boy was, "Get your Sunday shine!" It was then Saturday afternoon, and the hour was four o'clock. This second boy employed imagination. He related one attraction to another; he joined facts together; his four simple words told all that the first boy said, and a great deal more. It conveyed the information, not simply that he was there to shine shoes, but that to-morrow was Sunday; that from present appearances it was likely to be a pleasant day; that he, as a bootblack, realized they would need an extra good shine; and, somehow, the sentence had in it a gentle reminder that the person on whose ears it fell had heretofore overlooked the fact that the next day was the Sabbath, and that any self-respecting Christian would wish his shoes shined before he repaired to the sanctuary. Perhaps it was merely good luck that this boy secured twice the business of the other, but I have seen too many of such experiences to think of them as accidental.

DELAND: *Imagination in Business*

(Copyright, 1909, by Harper & Brothers)

ABBREVIATIONS

ABBREVIATIONS are used in business messages for the sake of brevity. Whenever there is any danger that abbreviations may not be understood, and whenever dignity is an important consideration, words should be spelled out in full.

These are the chief rules for abbreviations:

1 Titles may be abbreviated only when used with the full name. They should be spelled in full when the surname only is given.

Examples: General Logan; Gen. John Logan. Professor James; Prof. Lewis James.

2 Scholastic degrees and titles after names may be abbreviated.

Examples: John James Langworthy, M.A.; Edison Fuller, Ph.D.

3 Initial letters indicating membership in a society.

Example: Edward Johns, I.O.O.F.

4 Initials used with figures to indicate a specific point of time.

Examples: 6 A.M.; 637 B.C.

5 Names of towns should not be abbreviated.

6 Christian names should be spelled in full or designated by initials. Exceptions: Wm., Thos.

7 Names of states and territories should not be abbreviated when used alone or when the name of the county only and not the name of the city is given.

Examples: Illinois lies west of Indiana.
Lake County, Indiana, borders on Lake Michigan.
At Jacksonville, Ill., there is an institution for the blind.

8 The words north, south, east, and west, should not be abbreviated when they form part of a geographical name, unless the whole name is abbreviated.

Example: South America, not So. America.

9 All words that can be abbreviated only by the omission of one letter should be written in full.

Examples: Do not write "Jno." for "John," or "Jul." for "July."

10 The names of months are abbreviated only in dates, bills, statements, etc.

Abbreviations of States

The following abbreviations of states, territories, and possessions are those recognized as official by the Post Office Department:

Alabama	Ala.	Kansas	Kans.
Arizona	Ariz.	Kentucky	Ky.
Arkansas	Ark.	Louisiana	La.
California	Calif.	Maryland	Md.
Canal Zone	C.Z.	Massachusetts	Mass.
Colorado	Colo.	Michigan	Mich.
Connecticut	Conn.	Minnesota	Minn.
Delaware	Del.	Mississippi	Miss.
District of Columbia	D.C.	Missouri	Mo.
Florida	Fla.	Montana	Mont.
Georgia	Ga.	Nebraska	Nebr.
Illinois	Ill.	Nevada	Nev.
Indiana	Ind.	New Hampshire	N.H.

New Jersey	N.J.	South Carolina	S.C.
New Mexico	N.Mex.	South Dakota	S.Dak.
New York	N.Y.	Tennessee	Tenn.
North Carolina	N.C.	Texas	Tex.
North Dakota	N.Dak.	Vermont	Vt.
Oklahoma	Okla.	Virginia	Va.
Pennsylvania	Pa.	Washington	Wash.
Philippine Islands	P.I.	West Virginia	W.Va.
Porto Rico	P.R.	Wisconsin	Wis.
Rhode Island	R.I.	Wyoming	Wyo.

The following should not be abbreviated:

Alaska	Hawaii	Iowa	Ohio	Samoa
Guam	Idaho	Maine	Oregon	Utah

Commercial abbreviations, signs, and contractions

abst.	abstract	bbl.	barrel
acct. or a/c	account	bdl.	bundle
A. D.	In the year of our Lord (Since the birth of Christ)	bds.	boards
		B/E	bill of exchange
		bkt.	basket
		B/L	bill of lading
		bldg.	building
advt. or ad.	advertisement	blk.	black
agt.	agent	b. o.	buyer's option
A. M.	forenoon	bu.	bushel
amt.	amount	B/P	bills payable
ans.	answer	B/R	bills receivable
assn.	association	B/S	bill of sale
asst.	assistant	bt.	bought
asst.	assorted	bx.	box
av.	average	via	by way of
Ave.	avenue		
A1	first class	c. or cts.	cents
		c. a. f.	cost and freight
bal.	balance	cap.	capital

chap. . . . . chapter
chgd. . . . . charged
chgs. . . . . charges
c. i. f. . . . . cost, insurance, freight
Co. . . . . company
C/O . . . . . care of
C. O. D. . . . cash on delivery
com. . . . . commercial
com. . . . . commission
const. . . . . consignment
cr. . . . . crate
cr. . . . . credit, creditor
c/s or cs. . . cases
ctge. . . . . cartage
c. w. o. . . . cash with order
cwt. . . . . hundredweight

d. . . . . pence
dep. . . . . deposit
dept. . . . . department
dft. . . . . draft
disct. . . . . discount
div. . . . . dividend
do. . . . . ditto (the same)
doz. . . . . dozen
dr. . . . . debtor

ea. . . . . each
e. e. . . . . errors excepted
Eng. . . . . English
entd. . . . . entered
etc. . . . . et cetera (and so forth)
ex. . . . . example
exch. or ex. . exchange
exp. . . . . expense
exp. . . . . express
e. g. . . . . for example

F. A. S. . . . free aside ship
f. or fol. . . . folio
fcp. . . . . foolscap
fig. . . . . figure
F. O. B. . . . free on board
for'd . . . . . forward
Fr. . . . . French
fr. . . . . francs
frt. or fgt. . freight
ft. . . . . feet or foot

gal. . . . . gallon
gen. or gen'l. general
gi. . . . . gill
G. T. C. . . . good till cancelled
gr. . . . . grain
gr. gro. . . . great gross
gro. . . . . gross
guar. . . . . guarantee

C. . . . . hundred
hdkf. . . . . handkerchief
hf. . . . . half
hhd. . . . . hogshead
h. p. . . . . horse power
hund. . . . . hundred

i. e. . . . . that is
imp. . . . . imported
in. . . . . inches
Inc. . . . . Incorporated
ins. . . . . insurance

inst. . . . . instant (the present month)
int. . . . . interest
inv. . . . . invoice
invt. . . . . inventory
I. O. U. . . . I owe you

jour. . . . . journal
Jr. . . . . junior

ult. . . . . last month
lb. . . . . pound or pounds
l. t. . . . . long ton
Ltd. . . . . limited (With name of British firm it signifies a limited liability corporation)

M. . . . . thousand
m. or min. . minute
mdse. . . . . merchandise
mem. or memo. memorandum
mfd. . . . . manufactured
mfg. . . . . manufacturing
mfr. . . . . manufacturer
mgr. . . . . manager
Ms. . . . . manuscript
Mss. . . . . manuscripts

viz. . . . . namely
prox. . . . . next month
n. b. . . . . note carefully

no. . . . . number
nos. . . . . numbers
N. P. . . . . Notary Public
O. K. . . . . all correct
oz. . . . . ounce or ounces

p. . . . . page
p & l. . . . . profit and loss
payt. . . . . payment
p. c. . . . . per cent
pc. . . . . piece
pd. . . . . paid
pk. . . . . peck
pkg. . . . . package
P. M. . . . . afternoon
p. o. . . . . post office
pr. . . . . pair
pref. . . . . preferred
pres. . . . . president
P. S. . . . . postscript
pp. . . . . pages

qr. . . . . quarter
qt. . . . . quart

rec'd . . . . . received
recr. . . . . receiver
reg. . . . . registered
R. R. . . . . railroad
ret. . . . . returned
Ry. . . . . railway

s. . . . . shillings
S/D . . . . . sight draft
sdy. . . . . sundries
sec. or secy. secretary

sh.....share
shipt.....shipment
sq.....square
Sr.....Senior
St.....saint
St.....street
stbt.....steamboat
stor.....storage
str.....steamer
super.....superfine
supt.....superintendent

t.b.....trial balance
t.f.....till forbidden

tc.....tierces
tel.....telegraph
tr.....transpose
treas.....treasurer

v. or vs....versus
ves.....vessel
vol.....volume

W/B.....way bill
wt.....weight

yd.....yard
yr.....year

Commercial Characters

@ .....at
a/c.....account
&.....and
%.....per cent

℅.....care of
¢.....cents
$.....dollars
£.....pounds sterling
#.....number

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